



Be sure to activate your card before using it.

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Activate your card

by calling **1-866-898-9795** (toll free)

Need extra cards for your dependents?

You can request cards by contacting the Voya Health Account Solutions team at **1-833-232-4673**
or voyasupport@voya.benstrat.com.

SEE REVERSE FOR MORE INFORMATION >>>

More about your card

When can I use my card?

You can use your card on the effective date of your plan, though funds may not be immediately available depending on payroll calendars. Check your account prior to using your card for the first time to ensure you have accepted the appropriate terms and conditions and have funds available.

If I don't use my card, how do I request reimbursement?

If you are not able to use your card to pay for a qualified expense, you can file a claim online or via the mobile application in order to request reimbursement.

Do I need to provide receipts?

You may be required to verify your expenses with receipts or other documentation. You will be notified if verification is needed. We recommend you keep all receipts and associated documentation for expenses related to your accounts.

How do I use the card if I have multiple accounts with Voya?

If you have multiple Health Account Solutions accounts with Voya (e.g., HSA and FSA), your card holds the balances for each

account and pulls from the right account at the right time. The card will use logic from the point of purchase (e.g., daycare vs. doctor's office) to determine where to pull the funds from. The card will always pull money from accounts that have "use it or lose it" balances first.

What if my card is lost or stolen?

Contact the Voya Health Account Solutions team immediately at **(833) 232-4673** or voyasupport@voya.benstrat.com

What can I purchase with my card?

You can use your card for current plan year qualified expenses for you and your dependents. Your FSA, HSA, and Commuter Benefits plans will reimburse you for all qualified expenses, as designated by the IRS. Your HRA may only reimburse you for certain eligible expenses that are defined by your employer. For a guide to qualified medical expenses, please visit your online account or contact customer service.

How do I use my card?

You can present your card for payment at the time of service or you can write your card number in on invoices or online purchasing platforms.



Questions? We have the answers.

Call **1-833-232-4673** Live customer support 24/7

or email to: voyasupport@voya.benstrat.com

Health Account Solutions, including Health Savings Accounts (HSA), Flexible Spending Accounts (FSA), Commuter Benefits, Voya's Health Reimbursement Arrangement (HRA) for actively employed individuals, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). HSA custodial services provided by WEX Inc. For all other products noted, administration services provided in part by WEX Health, Inc. Investments are not FDIC Insured, are not guaranteed by Voya Benefits Company, LLC, and may lose value.

Voya's HRA for retirees is not an insurance policy. It is a tax-advantaged, employer-sponsored, self-insured employee health benefit subject to IRS Code Section 105 and offered through Voya Retirement Insurance and Annuity Company (VRIAC), Windsor, CT. Third party administration services provided by Benefit Plan Administrative Services, Inc. (BPAS) and, in part, by WEX Health, Inc. Voya Institutional Trust Company holds the HRA's assets in a trust or custodial capacity and has engaged Hand Benefit & Trust Company, an affiliate of BPAS, to perform servicing functions on its behalf. If offered, the Voya Fixed Account is available through a funding agreement issued by VRIAC. The Voya Fixed Account is an obligation of VRIAC's general account which supports all the company's insurance and annuity commitments. The interest rate guarantees under the contract are subject to VRIAC's claims-paying ability. Investment options available through Voya's HRA for retirees are long-term investment vehicles, which allow you to allocate contributions among investment options that have the potential to grow on a tax-free basis. Account values fluctuate with market conditions; when withdrawn the principal may be worth more or less than its original amount invested. All investing involves risks of fluctuating prices and the uncertainties of return and yield inherent in investing. All security transactions involve substantial risk of loss. Check with a tax advisor for information on whether your participation in an HRA or other Health Account Solutions will affect tax savings. None of the information provided should be considered tax or legal advice.

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