

# City of San José VEBA Account Online Investment Tool Kit Guide



## 1 Sign in

City of San José 457, 401a or PTC Plan account holders have access to their VEBA account through Voya's participant website or the Voya Retire mobile app and may access the Participant Portal using Single Sign-On (SSO) technology. With SSO, you don't need to log into the Participant Portal separately. To view your account or to take any action, simply click on the Federated or Sworn VEBA account name associated with your retirement [sanjose.beready2retire.com](http://sanjose.beready2retire.com).

For employees that are not participating in one of the City's deferred compensation plans, you may monitor and manage your VEBA Plan account online through our participant portal. To access your account, go to [voya.com/ws/myHRA](http://voya.com/ws/myHRA) and follow the link to "Access Your Account" on the HRA Participant Portal. If this is your first-time logging in to your account, you will need your Plan Code -- **CITSAN2157** -- to complete the registration process.

The screenshot shows the BPAS Participant Portal login interface. At the top left is the BPAS logo and the text "PARTICIPANT PORTAL". The main heading is "Login to your account". Below this is a message box: "First time logging in? Be sure to have your Welcome letter handy and select the link below to register for online access". There are language options for "English" and "Spanish". The form includes fields for "Username" and "Password", each with an icon (person and lock respectively). Below the password field are links for "Forgot Username?" and "Forgot Password?". At the bottom are two buttons: a green "Cancel" button and a dark blue "Login" button with a right-pointing arrow. Below the buttons is a link for "Register for online access".

## 2

## How do I access my investment balance?

Click on the *My Account* tab to view a summary of your account including the following:

- Account Balance information;
- Account Activity which provides a review of transaction details and pending transactions;
- Access to Statements including quarterly and the ability to generate statements on demand; and
- Access to Balance History information.

Initial Portal Landing Page

**VOYA FINANCIAL** HRA PARTICIPANT PORTAL

LOGOUT | Spanish

HOME MY ACCOUNT LIBRARY MY PROFILE CONTACT US

**At A Glance**

**Account Balance**  
As of 10/23/2023  
**\$1,795.47**  
Investment Performance & Research

**Rate of Return**  
N/A  
History

**Statements**  
Generate custom statement or view quarterly benefit statements.  
View

**Frequently Asked Questions**  
Learn more about how HRA plans work.  
View FAQ

**FAQ**

My Account Tab and Contents

**VOYA FINANCIAL** HRA PARTICIPANT PORTAL

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HOME MY ACCOUNT LIBRARY MY PROFILE CONTACT US

Summary Investments

Balance Activity Statements History

**Account Balance**  
As of 10/23/2023  
**\$1,795.47**

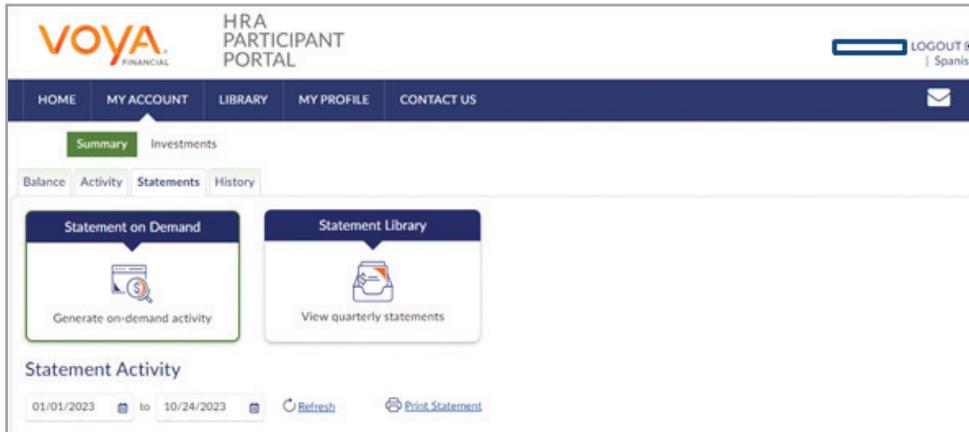
Summary Detail

Investment	Investment Category	Current Election	Market Value
Fidelity 500 Index Inst'l Prem	Large Blend	15%	\$225.27
GMO Quality R6	Large Blend	10%	\$166.56
Vanguard Equity Income Admiral	Large Value	10%	\$154.28
Fidelity Mid Cap Idx Inst'l Prem	Mid-Cap Blend	10%	\$151.68
Fuller & Thaler Behav SC Eq R6	Small Blend	10%	\$153.38
MFS Intl Diversification R6	Foreign Large Blend	15%	\$178.88
Vanguard Commodity Strategy	Commodities Broad Basket	10%	\$159.08
Vanguard Health Care Index Adm	Health	5%	\$92.92
Vanguard Info Tech Index Admir	Technology	5%	\$106.31
Vanguard Utilities Index Adm	Utilities	10%	\$143.03
Voya Fixed Account	Other	0%	\$264.08

**Did You Know?**  
An "investment category" is a way to group together investments with similar objectives and risk and return characteristics.

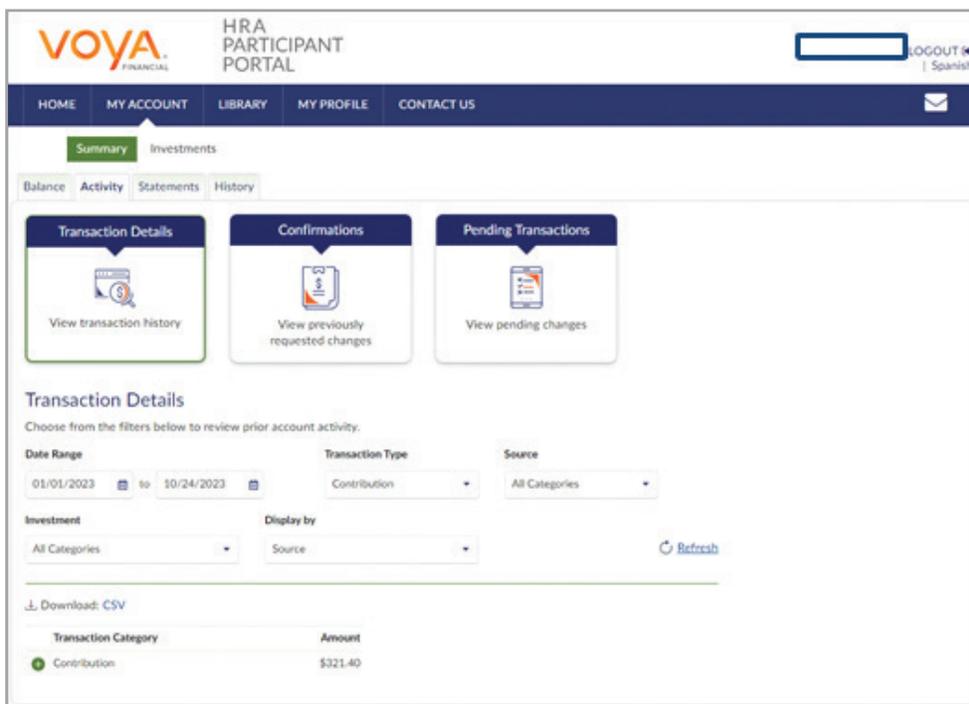
### 3 How do I generate a statement on demand?

The *My Account* tab also offers access to investment statements. Statements are made available online on a quarterly basis following the end of the quarter and an annual basis following the end of the plan year. If you need an investment statement at any other time, click under *Statements* and then you may select either as On Demand or your available quarterly statements. For an On Demand statement, elect the time period, then click the “Generate” tile.



### 4 Where can I find my Historical Transactions?

You can look up transactions that occurred within your investment account via the *Activity* tab. The system makes available two years of history of all transactions of your account. This tab provides you with a view of transaction details, confirmation statements and pending transactions. You may specify a date range for transaction history and may limit the review to specified transaction types. Click “refresh” to display the transaction details.



## 5

## Where do I change how my contributions are invested?

From the *My Account* tab, select the *Investments* tab and then the *Make Changes* tab. This will present the screen below. You now have three options – *Realign My Account*, *Transfer Investments* and *Future Elections*.

- *Realign My Account* allows you to change your current and/or your future mix of investments.
- *Transfer Investments* allows you to transfer from a single investment option into a different investment or investments.
- *Future Elections* allows you to only change how your future contributions will be invested.

The screenshot shows the VOYA HRA PARTICIPANT PORTAL interface. The top navigation bar includes HOME, MY ACCOUNT, LIBRARY, MY PROFILE, and CONTACT US. The 'MY ACCOUNT' tab is active, and the 'Investments' sub-tab is selected. Below the navigation, there are tabs for 'Research' and 'Make Changes'. The main heading is 'What changes do you want to make to your investments? Choose an option below to get started'. There are three main options, each with a 'Select' button: 'Realign My Account' (Change my current and/or future mix of investments), 'Transfer Investments' (Transfer from a single investment into different investment(s)), and 'Future Elections' (Only change how my future contributions are invested). To the right, a 'Did You Know?' box states: 'If one of your investments is outperforming another, it changes how your account is allocated. Realigning, or rebalancing, your investments resets things back to your original choices.' At the bottom, a disclaimer reads: 'Before making any investment decisions you should consider the investment objectives, risks, charges and expenses of the investment options offered through your Plan. Investment Fact sheets and Prospectuses containing this and other information can be obtained from the Investment Research page of this site, or by contacting your Plan Sponsor. Please read the information carefully before investing. Certain Investments may be subject to a Trading Restriction.'

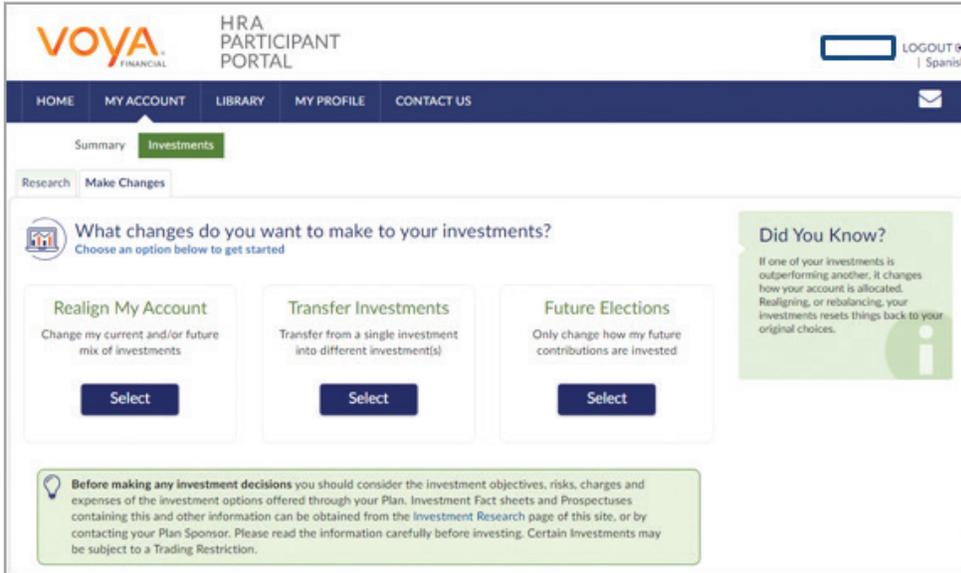
If you would like to transfer funds rather than realign, click “*Transfer Investments*”. You have the option to transfer one or all of your investment balances. You will select the fund you wish to transfer, then the amount of each fund. You will also select the amount or percent to be transferred. You must then choose the allocation percentage or dollar amount for each investment into the transfer will be made.

The screenshot shows the VOYA HRA PARTICIPANT PORTAL interface. The top navigation bar includes HOME, MY ACCOUNT, LIBRARY, MY PROFILE, and CONTACT US. The 'MY ACCOUNT' tab is active, and the 'Investments' sub-tab is selected. Below the navigation, there are tabs for 'Research' and 'Make Changes'. The main heading is 'What parts of your account would you like to realign? Choose an option below to change your current mix of investments, change where your future contributions are invested, or both.' There are three main options, each with a 'Select' button: 'Current and Future' (Realign my current investments, and change how my future contributions are invested), 'Current Balance Only' (Realign my account only. Leave my future contributions as they are), and 'Future Contributions Only' (Only change how my future contributions are invested). At the bottom left, there is a 'Back' button.

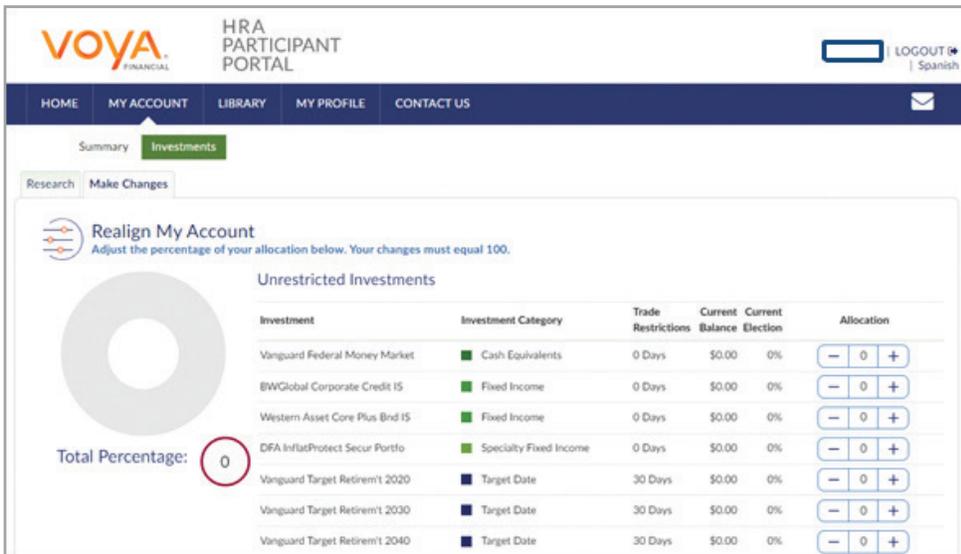
# 6

## How do I change where my current balance is invested?

By selecting the *My Account* option outlined above, you will be presented with the option to realign your Current and Future investments, your Current Balance Only or your Future Contributions Only.



By selecting one of these options, you may realign your current balance. Under *Current %*, you will see what percentage of your current balance is in each fund. Under *Allocation*, you will select the percentage of your current balance that you want in each fund.



# 7

## How do I know if my request has been received?

Under *Account Summary*, click “*Activity Summary*”. Any pending activity will be present here. Should you wish to cancel any transaction in pending status, click “*Cancel!*”. You will also see at the top right corner of your screen the words “*Pending Activity*” in red. If you click there, it will automatically bring you to the *Activity Summary* screen.

The screenshot shows the VOYA HRA PARTICIPANT PORTAL interface. At the top, there is a navigation bar with 'HOME', 'MY ACCOUNT', 'LIBRARY', 'MY PROFILE', and 'CONTACT US'. Below this, there are tabs for 'Summary' and 'Investments'. Under 'Summary', there are sub-tabs for 'Balance', 'Activity', 'Statements', and 'History'. The main content area features three cards: 'Transaction Details' (View transaction history), 'Confirmations' (View previously requested changes), and 'Pending Transactions' (View pending changes). Below these cards, there is a section titled 'Pending Transaction Requests' with a note: 'Transactions submitted and confirmed on or after 4:00 PM ET (or earlier if the stock market has an early close) will be processed on the next business day. The transactions noted below are transactions that you initiated and can be cancelled. Please review the Account Transactions Policy for processing times and other information. You have no Pending Transactions.'

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## How do I know if my request has been processed?

The *My Account Summary* tab will show your new investment elections and/or investment allocation. Please note, investment election changes are an overnight process and realignments/ transfers may take up to three days to process. In addition, a confirmation letter will be mailed to your home address the following business day after your request has been processed.

The screenshot shows the VOYA HRA PARTICIPANT PORTAL interface. At the top, there is a navigation bar with 'HOME', 'MY ACCOUNT', 'LIBRARY', 'MY PROFILE', and 'CONTACT US'. Below this, there are tabs for 'Summary' and 'Investments'. Under 'Summary', there are sub-tabs for 'Balance', 'Activity', 'Statements', and 'History'. The main content area features a section titled 'Account Balance' showing a balance of \$1,795.47 as of 10/23/2023. To the right of the balance is a 'Did You Know?' box with an information icon and text: 'An "investment category" is a way to group together investments with similar objectives and risk and return characteristics.' Below the balance is a donut chart and a table of investment allocations.

Investment	Investment Category	Current Election	Market Value
Fidelity 500 Index Inst1 Prem	Large Blend	15%	\$225.27
GMO Quality R6	Large Blend	10%	\$166.56
Vanguard Equity Income Admiral	Large Value	10%	\$154.28
Fidelity Mid Cap Idx Inst1 Prem	Mid-Cap Blend	10%	\$151.68
Fuller & Thaler Behav SC Eq R6	Small Blend	10%	\$153.38
MFS Intl Diversification R6	Foreign Large Blend	15%	\$178.88
Vanguard Commodity Strategy	Commodities Broad Basket	10%	\$159.08
Vanguard Health Care Index Adm	Health	5%	\$92.92

# 9

## Where can I find fund fact sheets for the funds?

Details and performance information regarding your plan's investment options may be found under the *Investments* tab of the *My Account* section of the participant portal. Participants can access performance information by clicking on the "+" symbol next to each fund name. The investment options Fact Sheet and Prospectus may be accessed by clicking on the "F" or "P" within the Research column. Additionally, investment options in which the participant is invested have a "\$" at the far right of each fund.

**VOYA FINANCIAL** HRA PARTICIPANT PORTAL

LOGOUT | Spanish

HOME MY ACCOUNT LIBRARY MY PROFILE CONTACT US

Summary **Investments**

Research Make Changes

**Your Plan's Investments**  
View investment details and performance.

Investment	Investment Category	Research	Ticker	Valued on
Vanguard Federal Money Market	Money Market	F P	VMFXX	9/30/2023
Bwglobal Corporate Credit IS	High Yield Bond	F P	BGISX	9/30/2023
Western Asset Core Plus Bnd IS	Intermediate Core-Plus Bond	F P	WAPSX	9/30/2023
DFA Inflation-Protect Secur Portfo	Inflation-Protected Bond	F P	DIPSX	9/30/2023
Vanguard Target Retirem't 2020	Target-Date 2020	F P	VTWXX	9/30/2023
Vanguard Target Retirem't 2030	Target-Date 2030	F P	VTHRX	9/30/2023
Vanguard Target Retirem't 2040	Target-Date 2040	F P	VFORX	9/30/2023
Vanguard Target Retirem't 2050	Target-Date 2050	F P	VFIFX	9/30/2023
Vanguard Target Retirem't 2060	Target-Date 2060	F P	VTTXX	9/30/2023
Vanguard Tgt Retirem't Income	Target-Date Retirement	F P	VTINX	9/30/2023
Fidelity 500 Index Inst'l Prem	Large Blend	F P	FXAIX	9/30/2023
GMO Quality R6	Large Blend	F P	GQESX	9/30/2023
Jpmorgan Lrg Cap Growth	Large Growth	F P	JLGMX	9/30/2023

**Did You Know?**  
We've included a few icons to make reviewing your investment options quick and easy. The "\$" indicates that you currently have a balance in that investment. The "F" indicates that the investment has a trading restriction of some type. Click on the "+" to find additional information on the investment.



## Questions?

Should you have additional questions about the City of San José's VEBA plan or your account, you can contact either San José's Voya Services Team or the Voya Financial Health Account Solution Call Center for further information.

### Voya's San José Service:

**Telephone:** 877-464-4748

Additionally, you can set up a meeting with your local Voya Representatives online at

<https://csj.timetap.com>.

### Voya Financial Health Account Solution Call Center:

**Toll-free:** 833-232-4673

**Office Hours:** 5:00 a.m. – 3:00 p.m., PST

Monday – Thursday and 5:00 a.m. to 2:00 p.m. PT on Friday

Investment adviser representative and/or registered representatives of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC). Investment advisory services are only offered through Investment adviser representatives of Voya Financial Advisors.

***You should consider the investment objectives, risks, charges and expenses of the investment options offered through a Health Reimbursement Arrangement carefully before investing. The information booklets/fund fact sheets/fund prospectuses containing this and other information can be obtained when you access your account on the Voya HRA Participant Portal. Please read the information carefully before investing.***

Investment options available through a Health Reimbursement Arrangement 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.

A Health Reimbursement Arrangement is not an insurance policy. It is a tax-advantaged, employer-sponsored, self-insured employee health benefit subject to IRS Code Section 105. This is not intended to be legal or tax advice and you should consult with your own legal/tax advisor regarding your individual situation.

**Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency**

The Health Reimbursement Arrangement is offered through Voya Retirement Insurance and Annuity Company (VRIAC), Windsor, CT. Third party administration services are provided by Benefit Plan Administrative Services, Inc. (BPAS) and, in part, by WEX Health, Inc. Voya Institutional Trust Company holds the Health Reimbursement Arrangement'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 of the company's insurance and annuity commitments. The interest rate guarantees under the contract are subject to VRIAC's claims-paying ability.

BPAS and WEX Health, Inc. are not affiliated with the Voya family of companies.

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