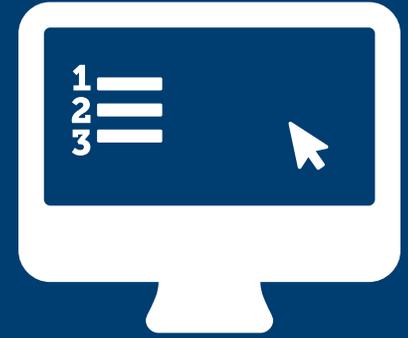


City of San José VEBA Account Claims Guide



VEBA Claims Portal

The Voya Claims Portal provides claims-active participants a simple approach to manage their account across multiple channels including web, mobile, and phone to submit, review and manage your qualified healthcare expenses for reimbursement. For log in instructions, please refer to the “City of San José VEBA Account Online Access” guide.

Account Access

Are you an HRA Plan Participant?

If your HRA Plan reimburses you for qualified medical expenses incurred after retirement or separation from service, access your account on the HRA Participant Portal hosted by BPAS. View the [HRA Participant Brochure](#) to learn more about this important benefit offered by your employer.

Note: If you have a retirement plan with Voya, you can also view your HRA balance and access the HRA Participant Portal by logging into your retirement account online or the Voya Retire mobile app. If you are looking for information about your Voya HSA, FSA, or other benefit programs, please contact Voya Financial Health Account Solutions using the contact information below.

[Access Your Account](#)

Once you have successfully signed into the participant portal, the “At a Glance” page presents you with your available account options. Here you can see your “Account Balance”, your “Rate of Return”, “Submit a Claim” and see the available balance for VEBA claims. To enter the “Claims Portal” you will select the “Submit” button. This will launch the Voya Claims Portal.

* Please note that your account balance and HRA amount available will usually have a 10% variance to account for any pending claim payments.

VOYA FINANCIAL HRA PARTICIPANT PORTAL

HOME MY ACCOUNT LIBRARY MY PROFILE CONTACT US

At a Glance

Account Balance
As of 11/06/2023
\$214.72
[Investment Performance & Research](#)

Rate of Return
N/A
[History](#)

HRA Amount Available
\$193.25

Submit

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

FAQ

Simple entry of reimbursements, payment requests and management of expenses

From the landing page of the Claims Portal, you may easily process reimbursements, make payments or manage your expenses:



Reimbursing yourself for qualified expenses

If you would like to submit a claim for reimbursement for qualified out of pocket expenses, click the "Reimburse Myself" button. Once selected, the following screen allows you to process reimbursement of a medical expense or be reimbursed for premium expenses. Here you will select to have the payment made from your "Medical" account and paid to yourself and upload the supporting documentation/receipt. Reimbursement requests are to be submitted no later than two years from when the expense was incurred.

Before entry:

This screenshot shows the "Accounts / Reimburse Myself" screen. It displays the "Available Balance" for the "Retirement Health Sa." account as \$85,349.96. Below this is a "Create Reimbursement" section with a "Required" asterisk. It includes instructions: "Online claims filing is a fast and easy way to file claims. Just click the 'File Claim' button next to the account you wish to use and start filing!". There are two dropdown menus: "Pay From" (set to "Select an account...") and "Pay To" (set to "Select a Payee..."). At the bottom are "Cancel" and "Next" buttons.

After data entry for reimbursement:

This screenshot shows the "Accounts / Reimburse Myself" screen after data entry. The "Available Balance" for "Retirement Health Sa." remains \$85,349.96. The "Receipt / Documentation" section now has a "Required" asterisk and a red "Upload Valid Documentation" link. Below this is a "Summary" section showing "Pay From" as "Medical" and "Pay To" as "Me". At the bottom are "Cancel", "Previous", and "Next" buttons.

Sending a payment for qualified expenses from your VEBA account

Select the "Send Payment" button to begin the process of sending a payment to a provider who has provided a qualified service or product.

Once selected, you will be presented with the following screen which allows you to create and process a payment request:

Accounts / Send Payment

Available Balance

Retirement Health Sa... ⓘ
\$85,349.96

Create Reimbursement * Required

Online claims filing is a fast and easy way to file claims. Just click the "File Claim" button next to the account you wish to use and start filing!

Pay From *

Pay To * ⓘ

Based on your selection, you will be requesting a Claim Reimbursement.

After clicking on the "Next" button, the following screen input will be presented to provide the details of the payee. Additionally, you will be prompted to upload documentation in each section. Once all details are submitted, Voya will generate payment and mail a check to the provider.

Payee Details

 * Required

Payee Name *

Who is this for?
Enter who provided this service (this may be a physician, hospital, etc.)

Account Number *
When appropriate, provide the name of the person who received service.

Payee Address *

Enter the address of physician, hospital, etc. who provided the service.

Summary

From: Medical
To: Someone Else

Managing your expenses

You may also upload your expenses as they occur by selecting the “Manage Expenses” button to begin the process of sending a payment to a medical provider. This may be helpful if you incur multiple out of pocket expenses.

After selecting the “Manage my Expenses” tab, the following screen input will be presented to allow you to upload and store receipts for expenses you have and to also see a summary of expenses submitted. You will also have the option to select unsubmitted expenses and submit them for reimbursement.

Expenses

[Add Expense](#) [Export Expenses](#)

Expense Summary	Total Expenses	Total Paid Expenses	Total Unpaid Expenses
	\$0.00 ⓘ	\$0.00 ⓘ	\$0.00 ⓘ

Total Eligible to Submit: \$0.00 ⓘ

Filter By [Reset Filters](#)

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
There are no records to display.					

Updating/providing dependent information

To update or provide dependent information related to your account, you may take the following steps within the Claims Portal:

- From the main landing page, select the “Accounts” tab;
- Then select “Profile/Summary” from the drop-down menu.

This will provide you with the following screen:

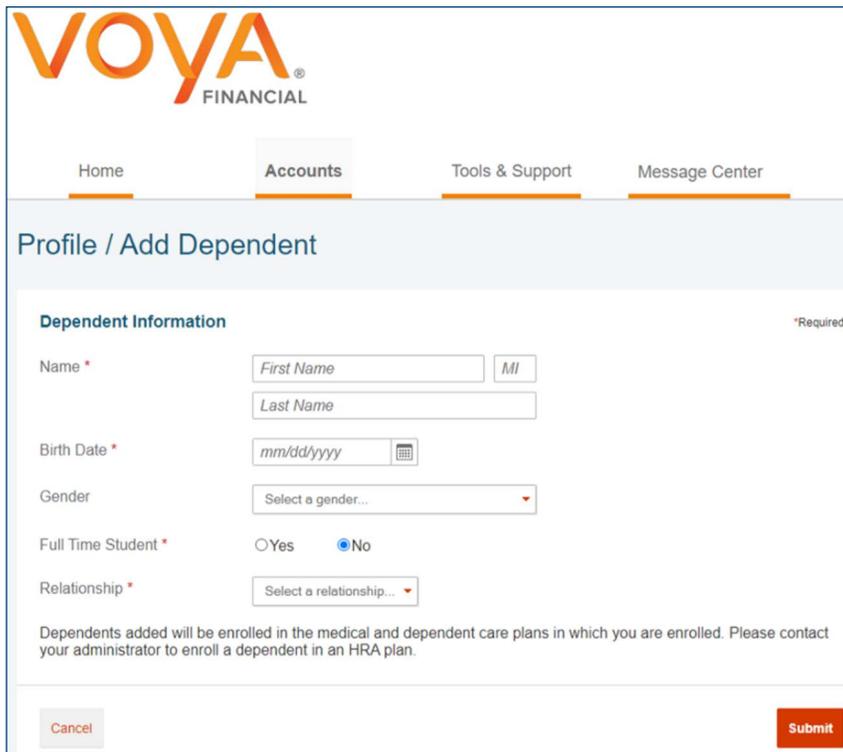


Home **Accounts** Tools & Support Message Center

Profile / Profile Summary

Profile	Update Profile	Dependents	Add Dependent
STEVE PARTICIPANT HOME ADDRESS 1234 Home Avenue Any Town, CA 90001 United States MAILING ADDRESS 1234 Home Avenue Any Town, CA 90001 United States MOBILE NUMBER (123) 345-6789 EMAIL ADDRESS steve@homenet.net GENDER Unspecified MARITAL STATUS Unspecified USERNAME SPART1234 PARTICIPANT ACCOUNT ID 123456789		SALLY PARTICIPANT Birth Date: 12/7/1957 Student: No View / Update	

You will note your “Profile” information which may be updated and the “Dependent” information on file. Please note that if your marital status shows as “unspecified”, a spouse will not show as eligible. Selecting “Update Profile” allows you to edit the information provided. Similarly, you may view or update existing dependent information by selecting these options so you can submit claims for eligible expenses incurred by them. Selecting “Add Dependent” will present you with the following screen:



The screenshot shows the VOYA Financial website interface. At the top, there is a navigation bar with links for Home, Accounts (which is highlighted), Tools & Support, and Message Center. Below the navigation bar is a header for the current page: "Profile / Add Dependent". The main content area is titled "Dependent Information" and includes several required fields marked with an asterisk (*):

- Name ***: Includes input fields for "First Name", "MI", and "Last Name".
- Birth Date ***: Includes a date input field with a calendar icon and a placeholder "mm/dd/yyyy".
- Gender**: Includes a dropdown menu with the text "Select a gender...".
- Full Time Student ***: Includes radio buttons for "Yes" and "No", with "No" selected.
- Relationship ***: Includes a dropdown menu with the text "Select a relationship...".

Below the form fields, there is a disclaimer: "Dependents added will be enrolled in the medical and dependent care plans in which you are enrolled. Please contact your administrator to enroll a dependent in an HRA plan." At the bottom of the form, there are two buttons: "Cancel" and "Submit".

A new dependent is added to your account by providing the data requested and clicking the “Submit” button.

Medical expenses debit card

Once your VEBA account becomes claims-active, you will be sent a debit card to utilize as a convenient method to access available account funds for qualified medical expenses. With your debit cards use, qualified expenses are paid for automatically at the point-of-purchase, eliminating the need to submit requests for reimbursement or waiting for payments to be made. Two debit cards will be mailed to you within 10 days of your account becoming claims eligible. Please watch for it to arrive at your home address along with the Cardholder Agreement in a plain white envelope.



Your debit card is eligible for use based upon the funds available in your VEBA account. When using your debit card, the amount of the expense is automatically deducted from your available account balance and paid directly to the authorized provider. Remember to save your receipts as you must retain records and documents to validate your card transactions. In some cases, you may be required to provide additional documentation regarding a debit card transaction.

Where to use your debit card

Your debit card may be used at merchants who accept Mastercard and who also have an inventory information approval system (IIAS) in place to identify account-eligible purchases. At the point of purchase, the IIAS automatically approves the purchase of eligible items and payment is made automatically to the authorized merchant from your benefits.

- Eligible items are automatically approved at authorized merchants and paid from your benefit account.
- Don't worry, your purchases cannot exceed your available account balance.

Updating/providing banking information

Instead of having physical checks mailed as reimbursement for out of pocket expenses, you may add banking information so your reimbursement is deposited into your bank account. To update or provide banking information related to your account, you may take the following steps within the Claims Portal:

- From the main landing page, select the “Accounts” tab;
- Then select “Banking/Cards” from the drop-down menu.

This will provide you with the following screen:

VOYA
FINANCIAL

Home Accounts Tools & Support Message Center

Banking / Cards

Bank Accounts

PERSONAL CHECKING A...
ANY BANK
BANK, NA
Xxxx1234
Checking
[View / Update](#)
[Remove](#)

Debit Cards

STEVE PARTICIPANT
Card Number: x1234
Card Status: Active
Expires: 9/30/2026
Effective: 9/25/2023

Purse State
City of Any Town
HRA: Active
[Report Lost/Stolen](#)
[Order Replacement](#)

ISSUE CARDS

Sally Participant [Issue Card](#)

To provide or update your banking information, select “View/Update” under Bank Accounts. This will present the following screen:

Banking / Update Bank Account

Bank Account Information *Required

Routing Number *

Account Number *

Confirm Account Number *

Account Type *

Account Nickname *

Bank Institution Information

Bank Name *

Bank Address *

[Cancel](#) [Submit](#)

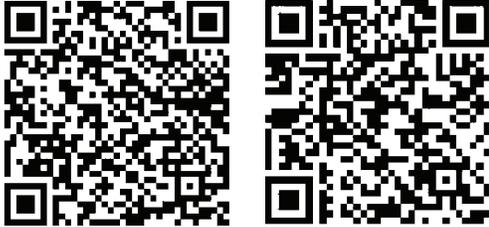
From this screen you can enter the details related to you checking or savings account. Once completed, select the “Submit” button.

From the “Banking/Cards” section of the “Accounts” page, you can also report lost cards and request replacement cards if needed.

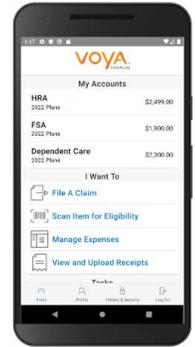
Voya Health Account Solutions Mobile App (for iPhone and Android)

To download the Voya Health Account Solutions Mobile App, visit the Apple App Store and or Google Play Store and search for Voya Health App. Voya has developed the mobile app to help you manage your account easily and efficiently from any place, at any time.

With the mobile app, you can scan product barcodes to determine eligibility, take or upload a picture of a receipt and submit for a new or existing claim and more!



iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc.



? 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 Financial Team or Voya Health Account Solutions Team 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's 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 registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).

Funding Agreements under a Health Reimbursement Arrangement are long-term investment vehicles which allow you to allocate employer contributions among variable investment options that have the potential to grow tax free. Account values fluctuate with market conditions; when withdrawn the principal may be worth more or less than 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

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All companies are members of the Voya® family of companies. **Securities may also be through other broker-dealers with which Voya has selling agreements.** Insurance obligations are the responsibility of each individual company. Product and services may not be available in all states. Voya Institutional Trust Company is the trustee of the Voya Health Reserve Account.

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