What you need to know about the City of San José VEBA Plan

Welcome to the City of San José! One of the benefits offered to eligible employees by the City of San José is the Voluntary Employees' Beneficiary Association (VEBA) plan. This is an account that is set up by the City, for eligible employees, to help pay for healthcare costs in retirement.

Voya Financial, in coordination with Benefit Plan Administrative Services, Inc. (BPAS) and WEX Health, Inc., offers administration, online tools, and services for the City of San José's VEBA Plan.

What you should know about this valuable benefit:

- If eligible, the VEBA Plan is established in your name and held in trust for you until you retire. You may access any vested balance upon separation from service once you attain Normal Retirement Age.
- While employed with the City of San José, eligible employees will make mandatory ongoing contributions into the VEBA on a pre-tax basis.
- The account is triple tax-free! Neither contributions, nor earnings in the account are taxed, and qualified reimbursements paid out to you from your account are not taxable by federal, state or local agencies when used to pay eligible healthcare expenses.
- After you retire or separate from service and attain Normal Retirement Age, your vested balance can be used to pay for eligible medical expenses, including insurance premiums. You can find a comprehensive list of eligible medical expenses when you log in to your account. (See account access instructions on this page.)
- If you should pass away with a balance remaining in your VEBA Plan, the balance can be used to pay healthcare benefits to your surviving spouse and qualified dependents. If no spouse or dependents survive the participant, amounts remaining in the account may be forfeited.
- Reimbursements are not permitted for expenses incurred prior to becoming claim eligible in the Plan and no later than two years following the date of the expense. You will receive claim filing instructions when your account becomes eligible to make reimbursements.
- Administrative Fees, fund management fees and other fund operating expenses may apply. Fees depend on the investment option(s) chosen. Please refer to the fund prospectus or log in to your VEBA account for individual fund fee information.

Accessing you VEBA Plan account

City employees with a deferred compensation account may access their VEBA account through Voya's participant website or the Voya Retire mobile app to view your VEBA balance and access the Participant Portal using Single Sign-On (SSO) technology.

With SSO, you don't need to log into the VEBA Participant Portal separately. To view your account to or to take any action, simply click on the Federated or Sworn VEBA account name associated with your retirement account when you log in to **sanjose.beready2retire.com**.

For those employees who do not have an existing City of San José 457, 401(a) or PTC Plan account, you will receive a communication informing you that your account has been established with Voya, detailing how to access and register your account.

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Where does the money go?

Once eligible, contributions to your account will be directed to a Target Date Fund. Target Date funds are designed to gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire and leave the work force. An investment in the Target Date Fund is not guaranteed at any time, including on or after the target date. You can log-in and adjust your investment allocations at any time.

Refer to the Online Investment Tool Kit Guide for detailed instructions on how to make investment allocations, change your username, generate statements on demand, etc.

Additionally, the Investment Tool Kit hosts links to information you may find helpful when making investment choices including: fund fact sheets, fund performance history, fund fact sheets, and general market information.

More questions about the VEBA Plan?

Once you are eligible to submit claims, you will receive debit cards and information to assist you in utilizing your funds. You can contact Voya Financial Health Account Solutions at **(833) 232-4673** or by email at **HASinfo@voya.com** regarding claims submission or pending claims.

You can also contact the City's dedicated Voya Representatives:

Peter Ng
(408) 386-6061
Peter.Ng@voya.com

Chad Galvan
(408) 605-8866
Chad.Galvan@voya.com

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

The City of San José is pleased to provide you with the VEBA Plan.
It's one more way we're helping you to be ready for retirement.

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

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.

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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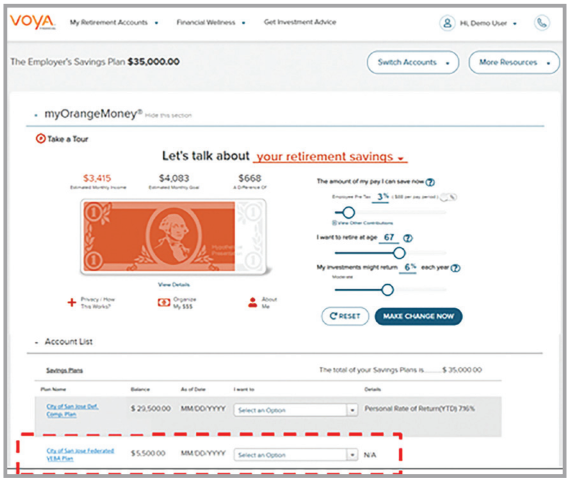
City of San José VEBA Account Online Access

Accessing Your City of San José VEBA Account

You can monitor and manage your San José VEBA Plan account online. Once in your account, you can reallocate funds, view your account balance and much more. The following instructions will help walk you through how to access your account.

Access to your San José VEBA account is available via two methods.

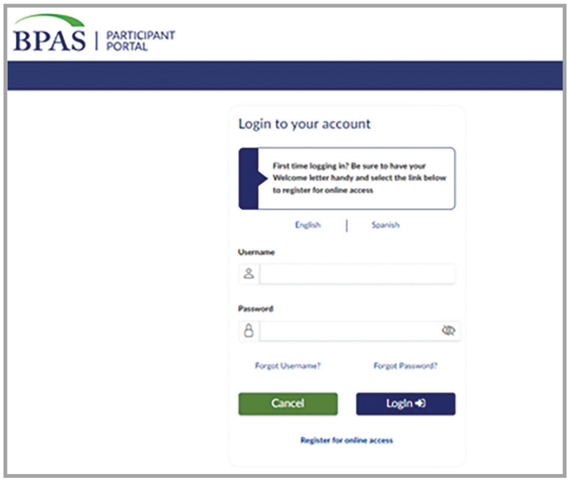


City of San José 457, 401a or PTC Plan account holders have access to their VEBA account through Voya's participant website or the Voya Retire mobile app. Deferred compensation plan account holders may view their VEBA balance and access the Participant Portal using Single Sign-On (SSO) technology. With 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 account when you log in to **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 please take the following steps:

Go to **voya.com/ws/myHRA** and follow the link to "Access Your Account" on the HRA Participant Portal as follows:

> **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



If this is your first time logging in to your account, you will need your Plan Code – **CITSAN2157** – to complete the registration process.

Once on the Participant Login page, select the option for "*Register for online access*" at the bottom of the page.

Enter your personal information and the Plan Code **CITSAN2157**.

During the account registration process, you will be assigned your Username and Password. You will also be prompted for additional information to help verify your identity when accessing your account from an unrecognized computer or mobile device.

Once registered, you simply use your username and password to login in the future.

My Account

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.

This tab also provides you access to information on your plan's investment options and allows you to make changes to your investment allocations as well.

Library

By selecting the "*Library*" tab, participants may access the following information:

- General plan information;
- Plan documents and notices, including a fee summary;
- Education materials related to investment performance, market perspectives and economic and market reviews; and
- Access to the Participant Feedback Center to respond to surveys.

My Profile

Under the "*My Profile*" tab, you can update the following items:

- Click on "*Personal*" tab to update your email address and phone number;
- Click on "*Account Security*" tab to change your password; and
- Click on "*Go Green*" tab to update the delivery of confirmation statements and disclosures.

Contact Us

Should you need assistance with your account please contact Voya Financial Health Account Solutions at **(833) 232-4673** or by email at **HASinfo@voya.com**. Customer Service Associates are available Monday – Thursday: 5:00 a.m. to 3:00 p.m. PT and Friday 5:00 a.m. to 2:00 p.m. PT.

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 Service Team or the Voya Financial Health Account Solution Call Center for further information.

Voya's San José Service Team:

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.

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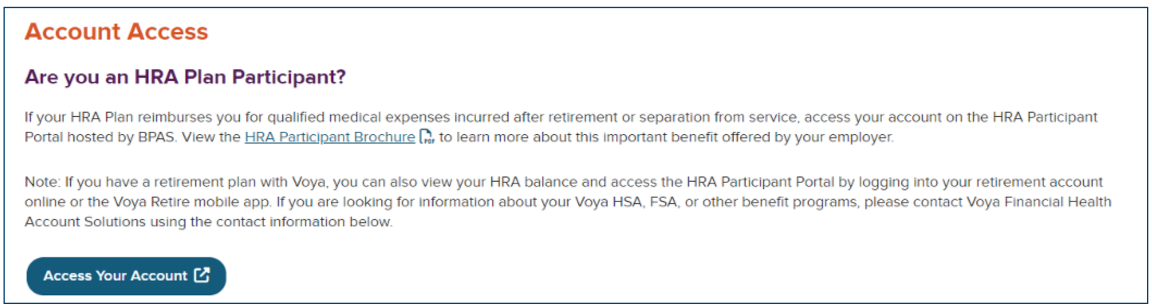
City of San José VEBA Account Claims Guide

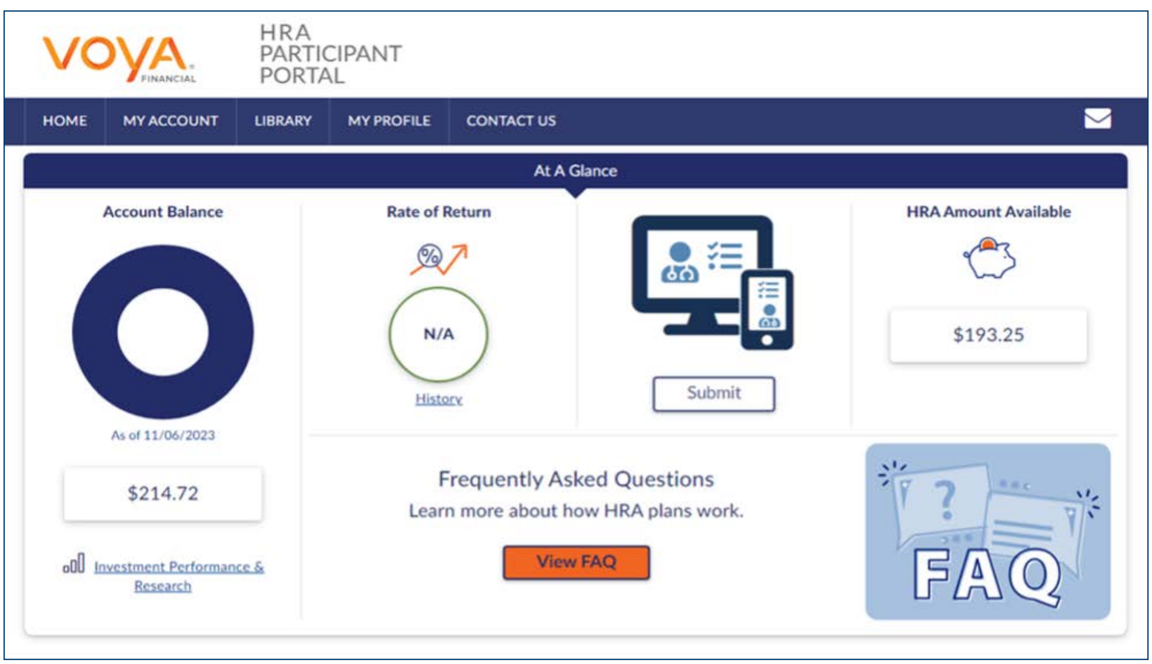
VEBA Claims Portal

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.



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.*



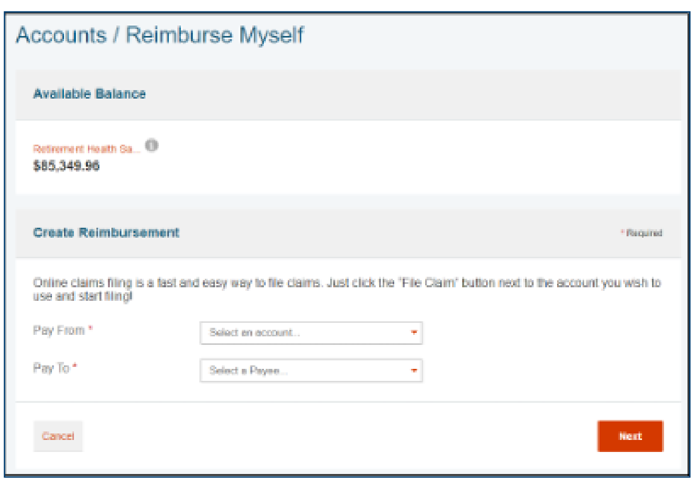
Simple entry of reimbursements, payment requests and management of expenses

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

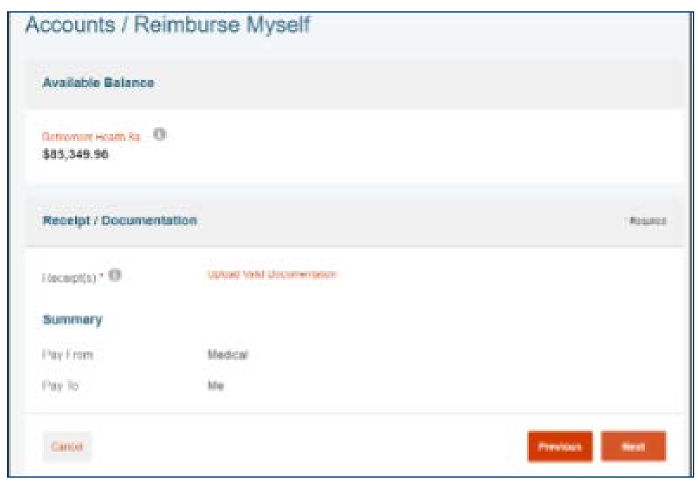
Reimbursing yourself for qualified expenses

If you have 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:



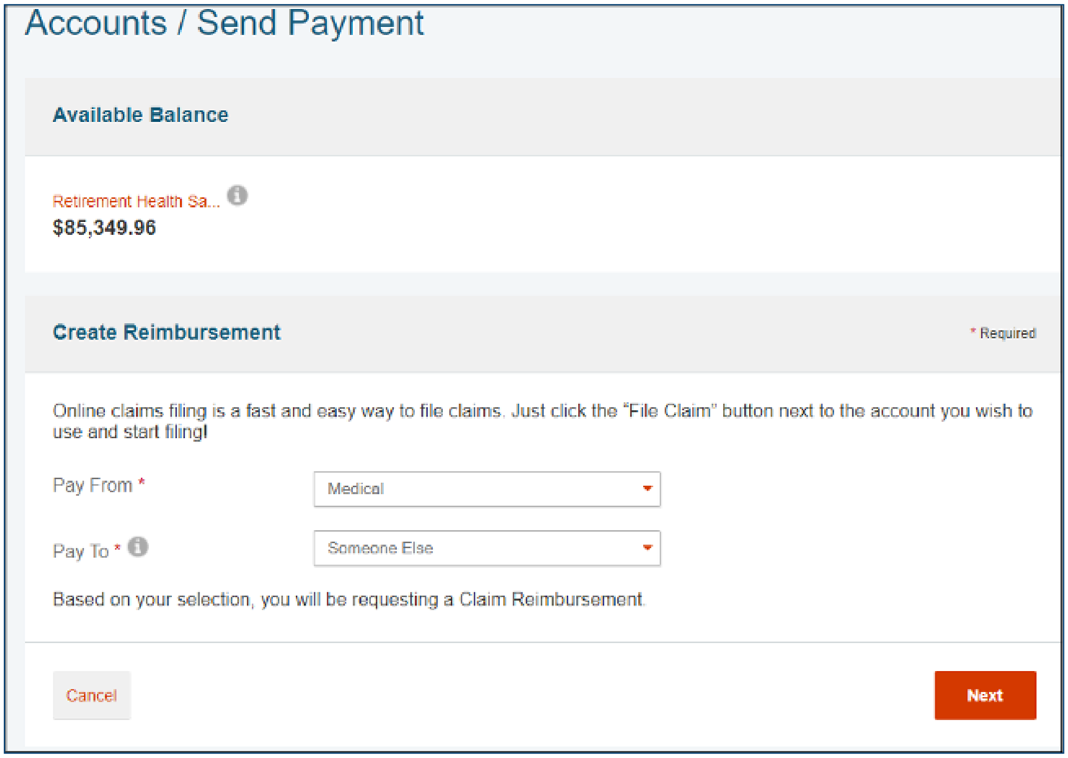
After data entry for reimbursement:



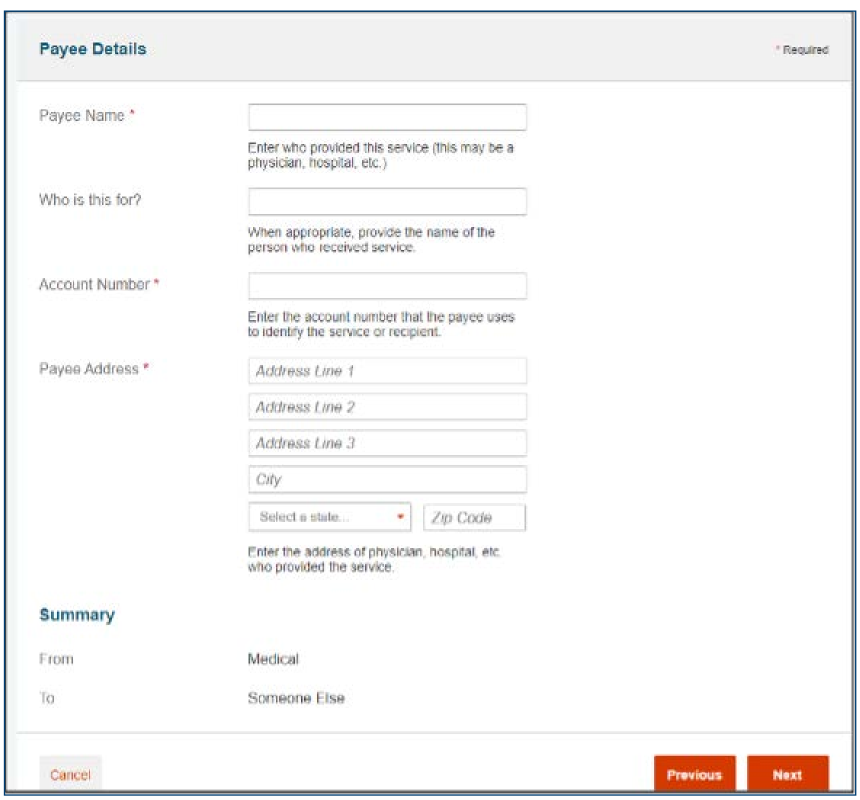
Sending a payment for qualified expenses from your VEBA account

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:



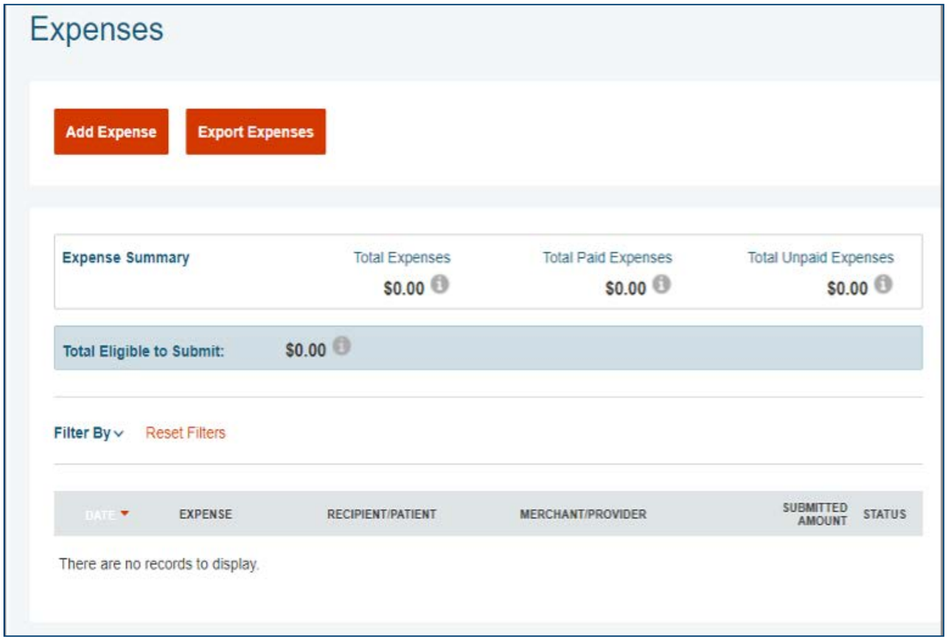
After clicking on the “Next” button, the following screen input will be presented to provide the details of the payee. Additionally, you will be prompted to upload documentation in each section. Once all details are submitted, Voya will generate payment and mail a check to the provider.



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.

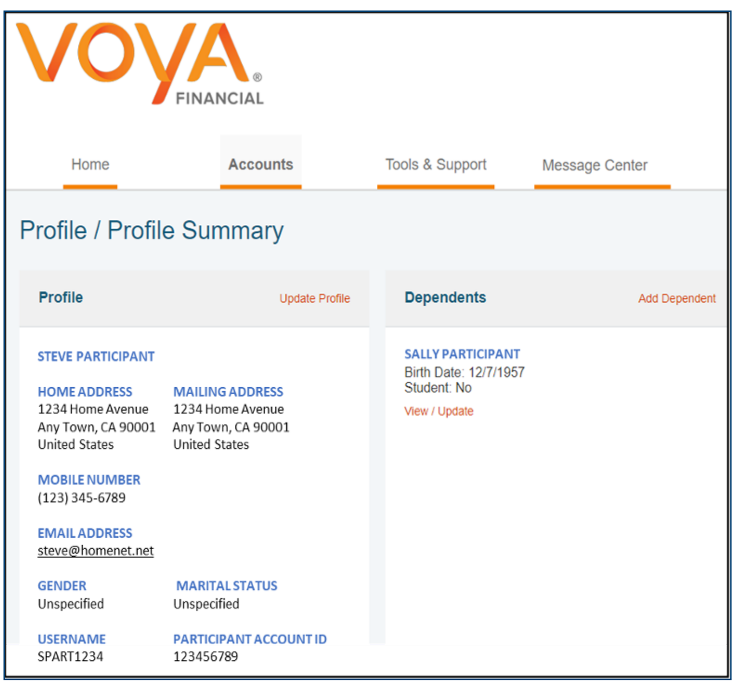


Updating/providing dependent information

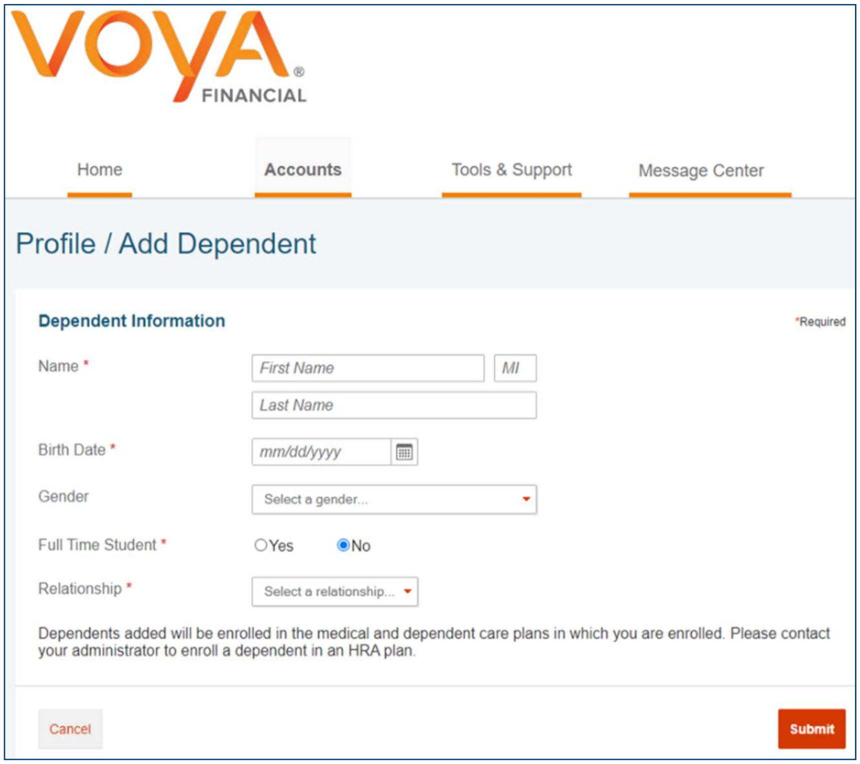
To update or provide dependent information related to your account, you may take the following steps within the Claims Portal:

- 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:

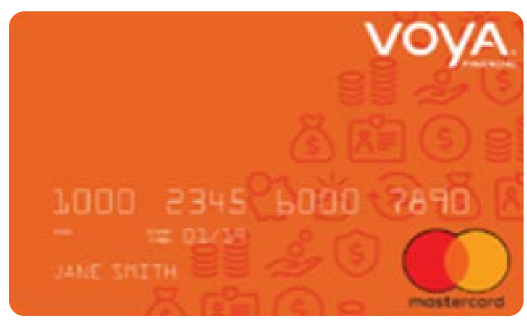


You will note your "Profile" information which may be updated and the "Dependent" information on file. Please note that if your marital status shows as "unspecified", a spouse will not show as eligible. Selecting "Update Profile" allows you to edit the information provided. Similarly, you may view or 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:



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.

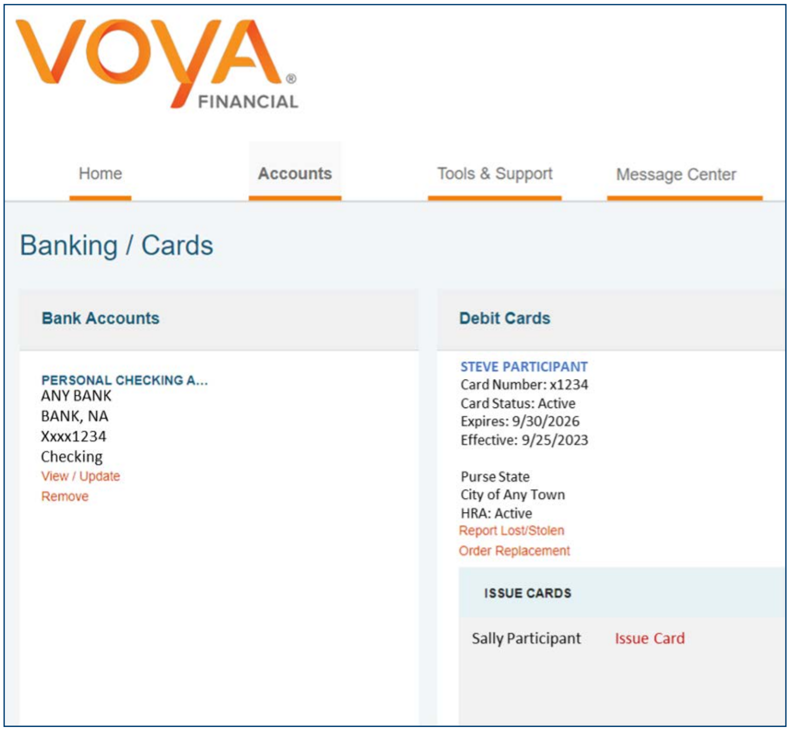
- Eligible items are automatically approved at authorized merchants and paid from your benefit account.
- Don't worry, your purchases cannot exceed your available account balance.

Updating/providing banking information

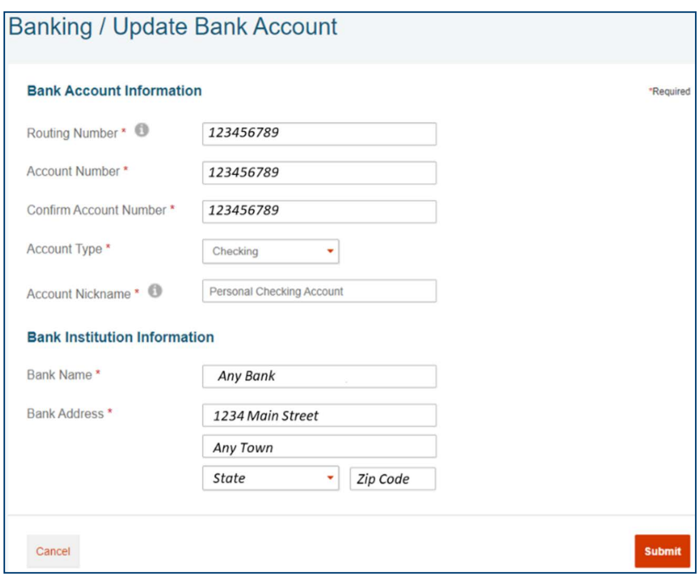
Instead of having physical checks mailed as reimbursement for out of pocket expenses, you may add banking information so your reimbursement is deposited into your bank account. To update or provide banking information related to your account, you may take the following steps within the Claims Portal:

- 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:



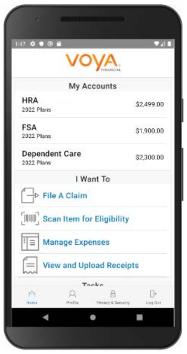
To provide or update your banking information, select "View/Update" under Bank Accounts. This will present the following screen:



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!

ANDROID APP ON Google play

Download on the App Store

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

Questions?

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* Investment adviser representative and registered representative of, and securities and investment advisory services offered through, Voya Financial Advisors, Inc. (member SIPC).

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

Insurance products issued by Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774. **Securities are distributed by Voya Financial Partners LLC (member SIPC).**

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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City of San José VEBA Account Online Investment Tool Kit Guide

1 Sign in

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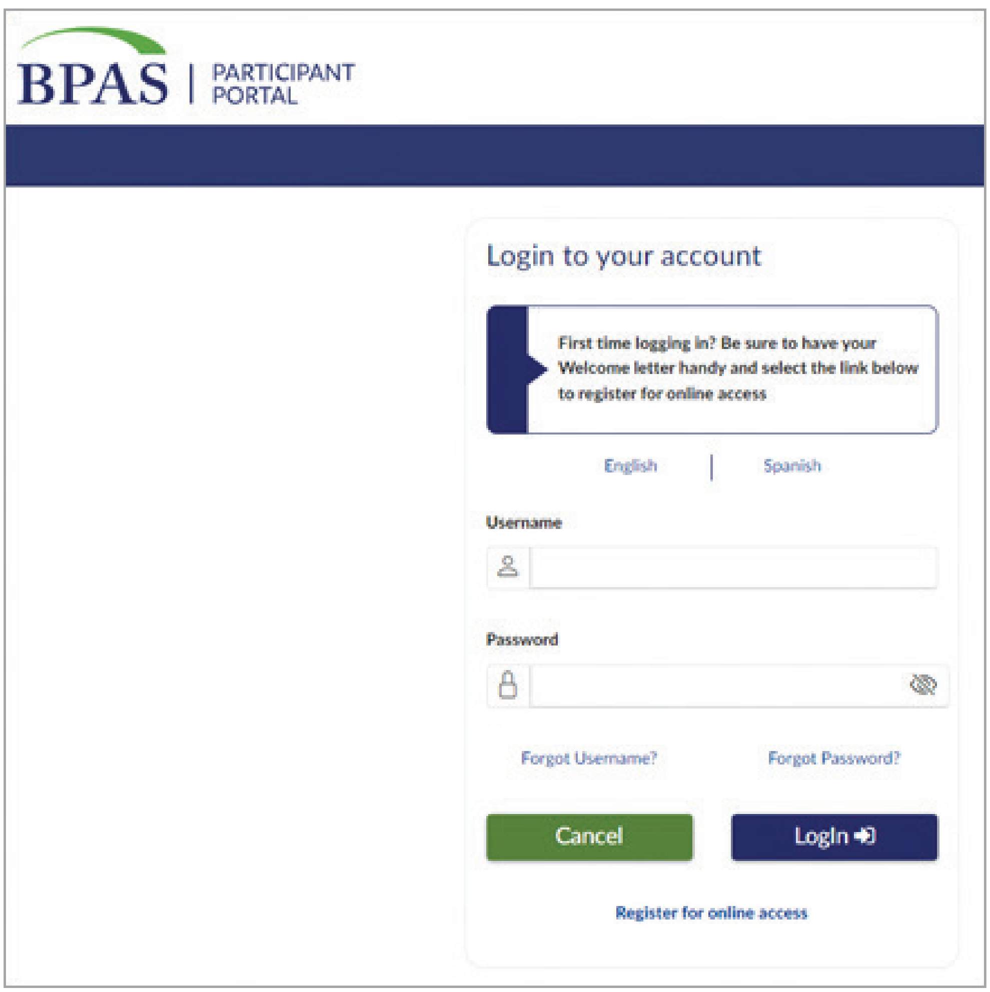
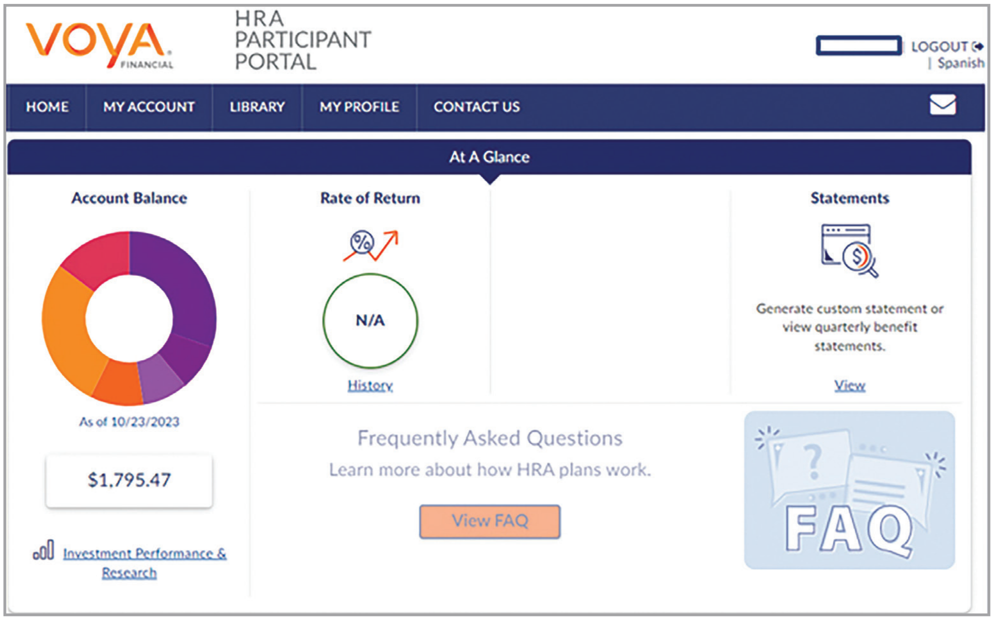


2 How do I access my investment balance?

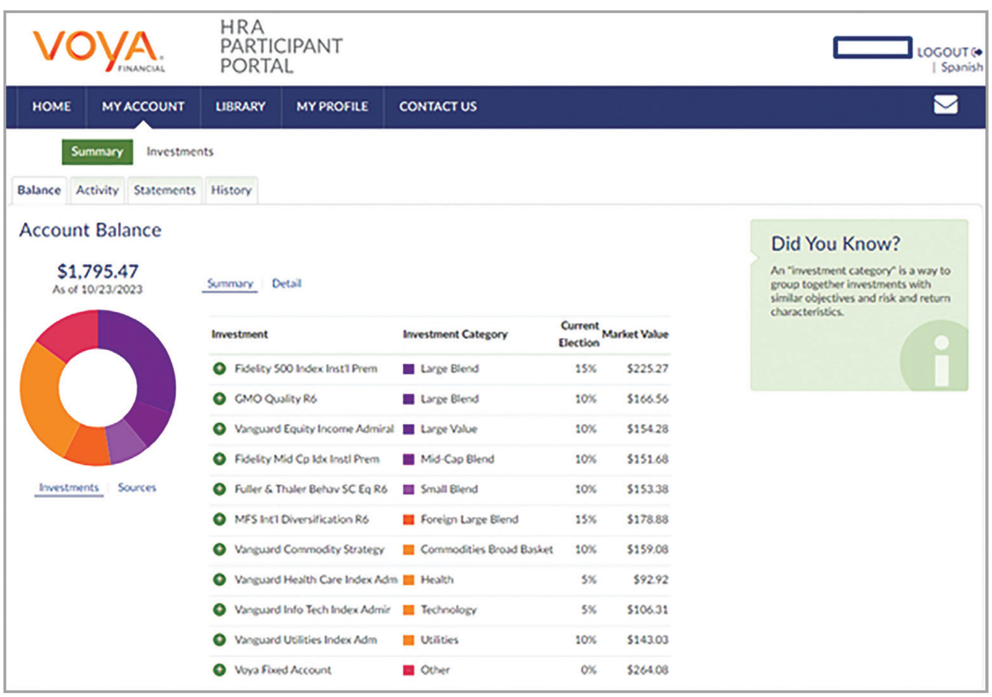
Click on the *My Account* tab to view a summary of your account including the following:

- 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

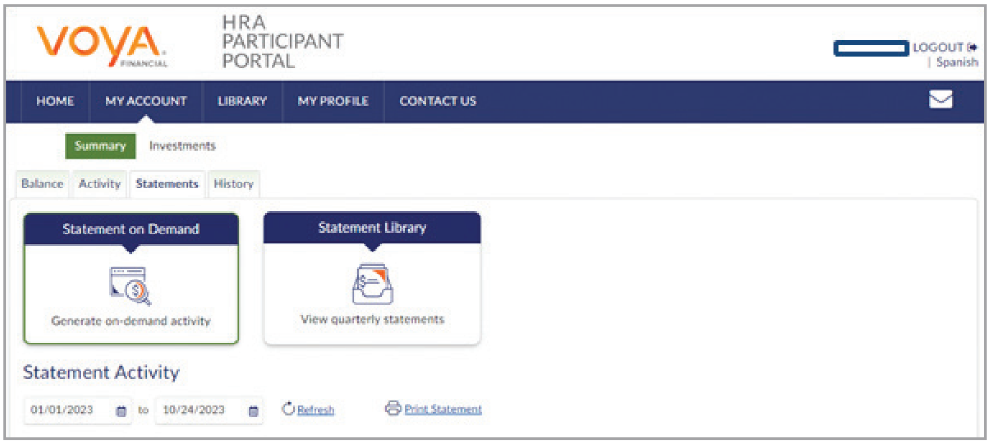


My Account Tab and Contents



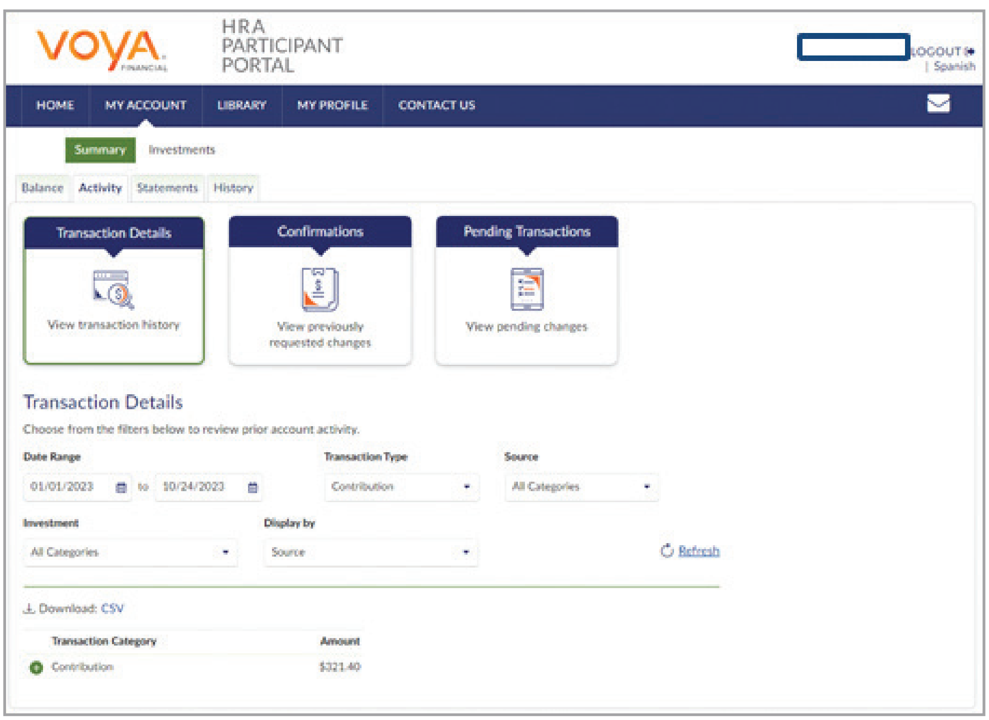
3 How do I generate a statement on demand?

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?

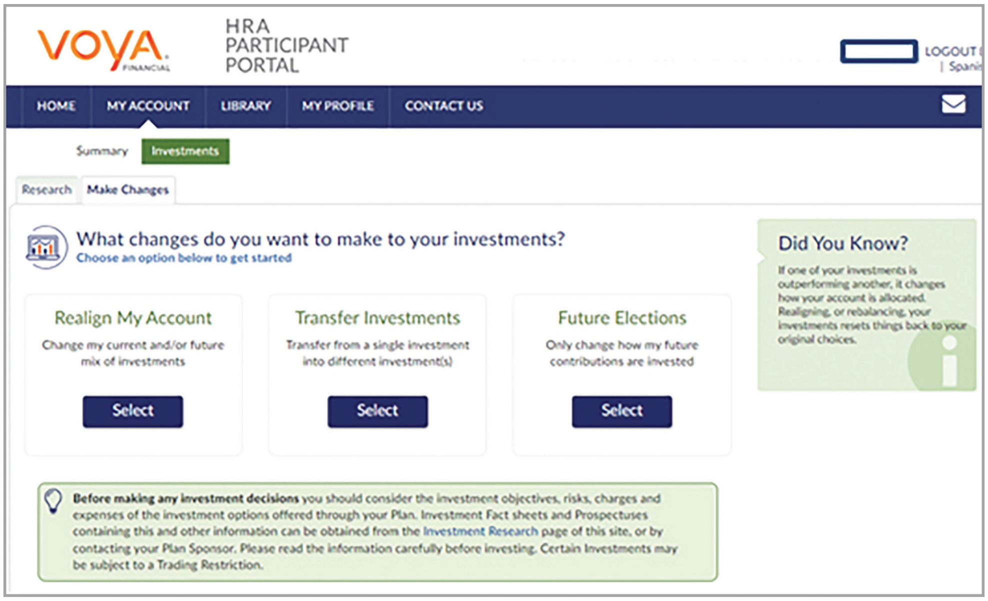
You can look up transactions that occurred within your investment account via the *Activity* tab. The system makes available two years of history of all transactions of your account. This tab provides you with a view of transaction details, confirmation statements and pending transactions. You may specify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



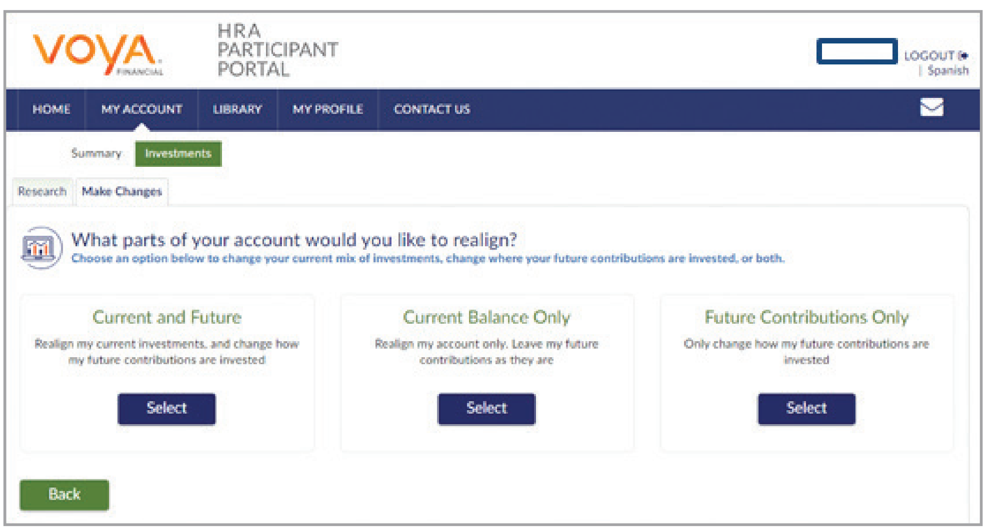
5 Where do I change how my contributions are invested?

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.

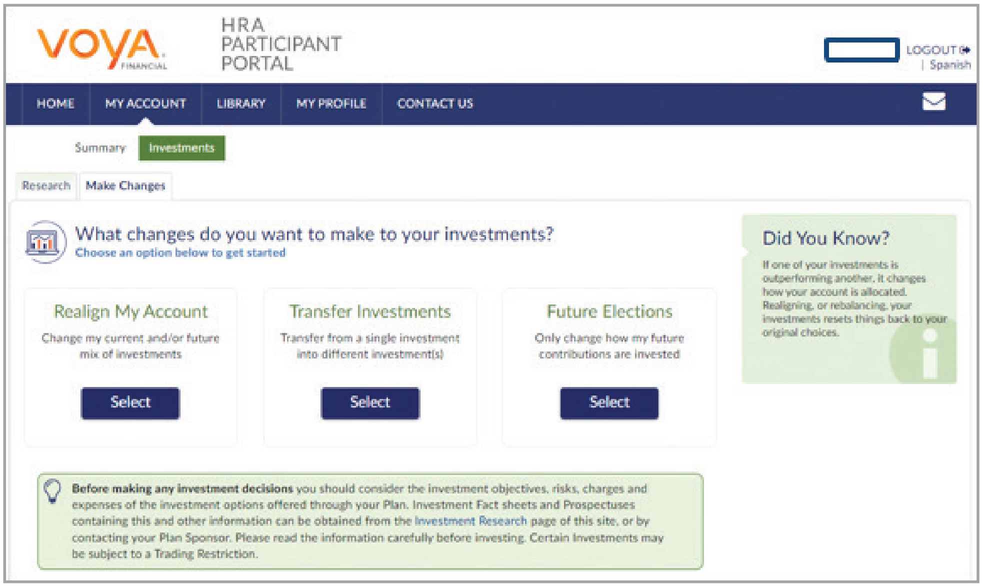


If you would like to transfer funds rather than realign, click "*Transfer Investments*". You have the option to transfer one or all of your investment balances. You will select the fund you wish to transfer, then the amount of each fund. You will also select the amount or percent to be transferred. You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

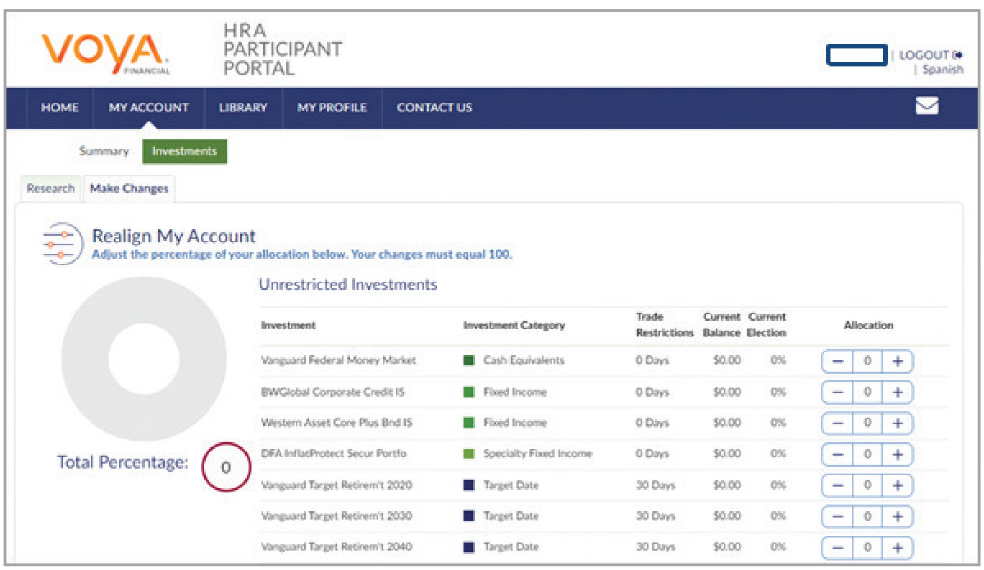


6 How do I change where my current balance is invested?

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.

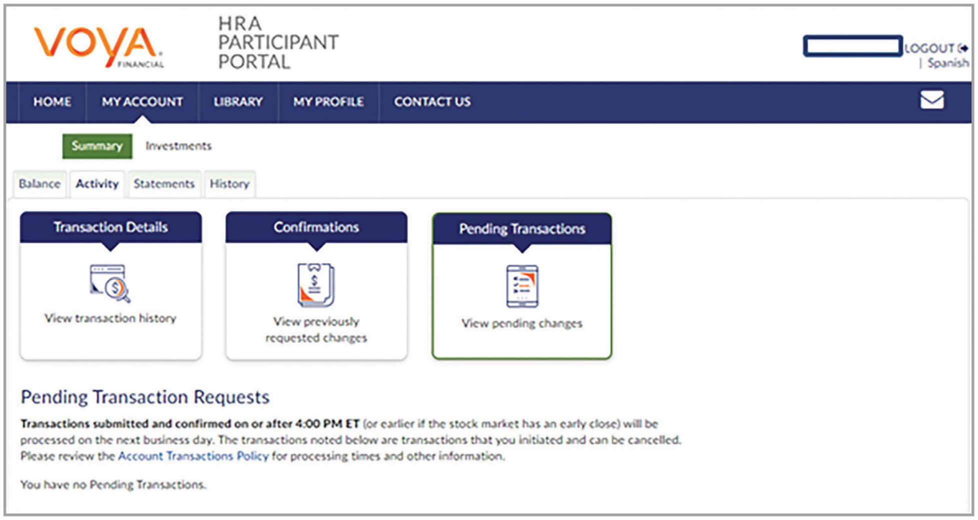


By selecting one of these options, you may realign your current balance. Under *Current %*, you will see what percentage of your current balance is in each fund. Under *Allocation,* you will select the percentage of your current balance that you want in each fund.



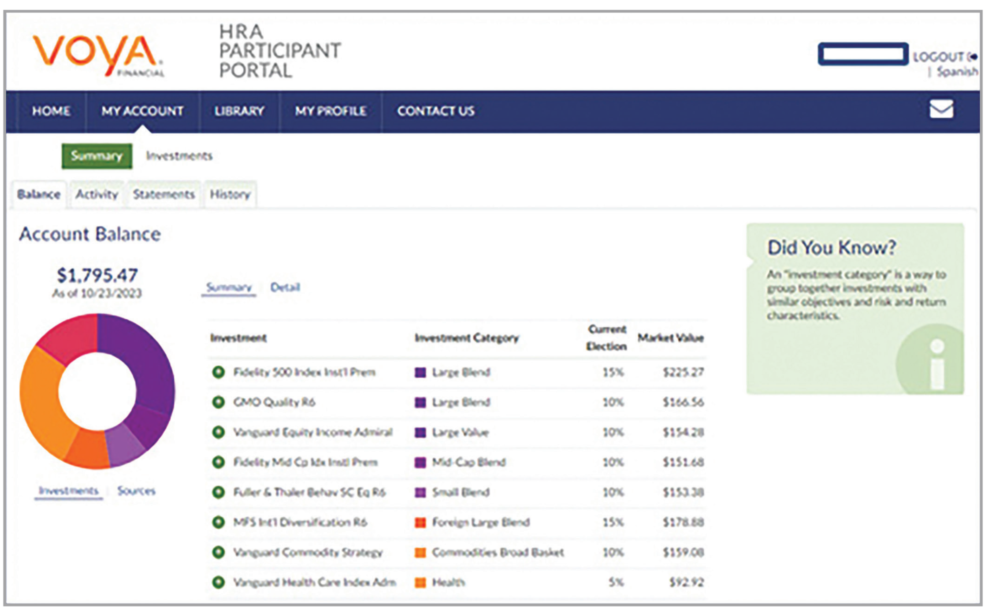
7 How do I know if my request has been received?

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.



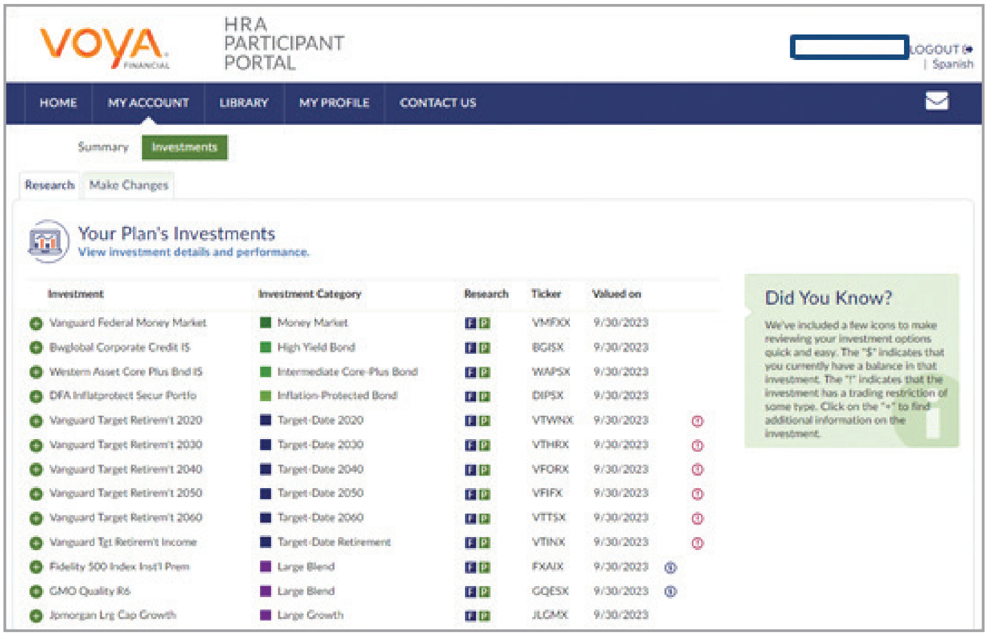
8 How do I know if my request has been processed?

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.



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.



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 I Not a Deposit of a Bank/Credit Union I May Lose Value I Not Bank/Credit Union Guaranteed I 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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