



Are you and your employees future ready?

Health Savings Accounts
from Voya Financial®

Close the gap



As healthcare costs continue to soar, finding ways to offer affordable health-related benefits to your employees is a challenge. Voya's Health Savings Account (HSA) solution helps ensure that

your employees are "future ready". We do this by combining the highest levels of service, technology and educational tools to help your employees plan, save and invest in their financial health and wellness.

Did you know...

62%

OF BANKRUPTCIES
ARE CAUSED BY
MEDICAL EXPENSES¹

even though 3/4 of those
people had medical coverage

32%

OF RETIREMENT
HARDSHIP
WITHDRAWALS
WERE FOR MEDICAL
EXPENSES²

¹Harvard Study, 2014

² Voya Institutional Plans recordkeeping data for the period of 1/1/2016-12/31/2016



While being ready for the future requires planning, it doesn't need to be difficult or time-consuming.

No matter where your employees are on their life journey – whether they are spenders, savers or investors – they will have access to guidance and solutions to help achieve their financial goals. It's all part of how Voya supports future ready planning.

Spend – Save – Invest



How HSAs work

When used in conjunction with high-deductible health plans (HDHPs), HSAs give employees an additional way to manage healthcare costs. Plus, when employees contribute with pre-tax dollars, employers pay less Federal Insurance Contributions Act (FICA) and Federal Unemployment Tax Act (FUTA) payroll taxes. Employers and other third parties can also contribute to an employee's HSA account.

Voya HSA benefits

Stand-alone HSA

Voya's HSA solution is designed to integrate with a variety of healthcare providers, meaning it is designed to stay with you for the long haul. It is one less coverage to move when you make changes to your major medical insurance plan, which helps avoid the costs and hassles associated with changing HSA providers every few years.

Custom investment lineup

Our custom investment lineup includes more than 20 mutual funds focused on long-term, risk-adjusted returns.

World-class banking

Our custodial partner, HealthcareBank, is an industry leader in the HSA market. They offer a solution that seamlessly integrates HSAs with banking and investment services. There are no additional accounts to open, and if elected by your employees, their funds move automatically to and from the investment account, according to designated "sweep" thresholds.

Comprehensive reporting

Monthly or custom reports are generated automatically with email alerts directing employees to secure portals for viewing – creating a virtually paperless administration process.

The Voya HSA helps employers:

- Add depth and flexibility to their employee health benefit package.
- Reduce FICA and FUTA payroll taxes when employees make pre-tax contributions.
- Save time with our service support and detailed reporting features.
- Automate scheduling of lump-sum, "first of the month" or payroll cycle contributions to allow mid-year enrollments.
- Access web-based, fully integrated portals with 24/7 access to account information.
- Generate custom reports automatically.
- Ensure consistent messaging through automated communication.
- Send distributions to employees via direct deposit or check.
- Go green with paperless online claims, direct deposit reimbursement and electronic statements.

The Voya HSA helps employees:

- Create an HSA account with direct deposit.
- Set up as an FDIC-insured cash account that earns interest with the option to invest savings above \$2,000.³
- Plan for future health expenses and offset rising healthcare costs with tax-free funds.
- Worry less thanks to no "use-it-or-lose-it" annual requirement.
- Benefit from the convenience of a prepaid debit card to pay for medical expenses.
- View and manage their accounts with a mobile app.

³Investments are not FDIC Insured, are not guaranteed by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC), and may lose value. 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.

Suite of Health Savings and Spending Accounts

When you offer Voya Health Savings and Spending Accounts to your employees, you can help combat rising health insurance costs and offer greater depth and flexibility in your benefits packages. You can also fully integrate accounts and powerful features onto one platform – providing a true multi-account solution. Accounts to choose from include:

- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Limited Purpose FSA
- Dependent Care FSA
- Commuter Benefits - Parking and Transit Accounts



To learn more about our Health Savings and Spending Accounts solutions and ensure your employees are future ready, contact your local Voya sales representative today.

Health Savings Accounts (HSAs) are individual accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC) and administered by WEX Health, Inc. The amount saved in taxes with a Health Savings Account will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed on tax returns, tax bracket and state and local tax regulations. Check with a tax advisor for information on how participation will affect tax savings.

For broker and employer use only.

©2020 Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). All rights reserved. WLT250002077. 1044022
201702-01012020