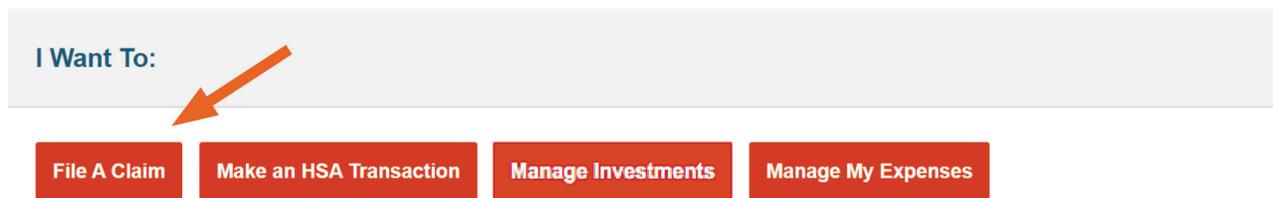


Expense reimbursement for Flexible Spending Accounts in a few simple steps

When it's time to request reimbursement for out-of-pocket expenses related to your Flexible Spending Account, Limited Purpose Flexible Spending Account or Dependent Care Flexible Spending Account, the steps below will guide the process.

1. On the portal Home Page, select the "File a Claim" button within the "I Want To..." section.



2. Select the account: Flexible Spending Account, Limited Purpose Flexible Spending Account or Dependent Care Flexible Spending Account

3. Select Payee

4. Upload Receipt

5. Enter Claims Information

6. Submit Expense

If submitting more than one claim, click Add Another, from the Transaction Summary page before submitting the claim

Claim Documentation Requirements:

- Name of Recipient
- Provider/Merchant Name & Address
- Date(s) of Service or Expense Incurred
- Detailed Description of Service
- Cost of Service(s) or Expense(s)

Acceptable Documentation:

- Explanation of Benefits (EOB)
- Detailed, Itemized Receipts
- Detailed Invoices



Questions?

Contact the Voya Financial Consumer Services Team at (833) 232-4673.

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). HSA custodial services provided by an approved HSA custodian as indicated in the applicable custodial agreement. For all other products, administration services provided in part by WEX Health, Inc.

This highlights some of the benefits of these accounts. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and WEX Health, Inc. reserve the right to amend or modify the services at any time.

The amount saved in taxes 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, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

Investments 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.

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