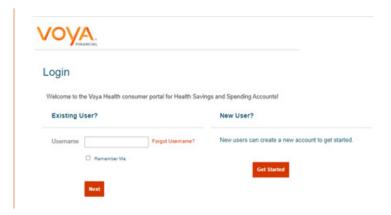
## Voya Health Account Solutions FSA Online Enrollment Guide

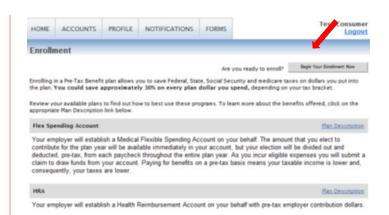
## Complete your online enrollment by following these steps:

- 1. Login to the secure Consumer Portal.
  - a. If this is your first time logging into the Voya
     Health Accounts Solutions site, click the Get
     Started link. You will answer a few questions and
     then set your own username and password.
  - b. If you have set up this information already, enter your username and password and click to login.
- When you are ready to enroll, click the Enroll Now button in the "I Want to" tab.



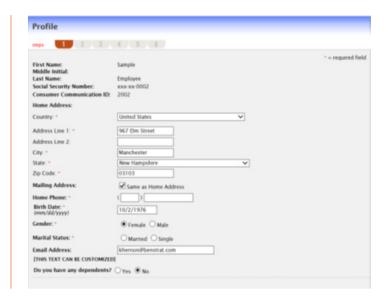


3. Click Begin Your Enrollment Now.





4. Complete and review the profile information. If you have dependents, click the **Yes** box. **Click Continue**.



 If you have any dependents, complete the information on the page below and click **Add to List**. Once all your dependents are added click **Continue**. If you do not have any eligible dependents, skip this step.



Review plan rules and check the "I have read and understand the rules" box for each plan you are enrolling in.



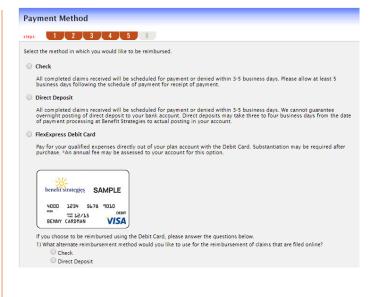
7. Enter your annual election amount in the "Your Election" fields for each plan you are enrolling in. The "Max Employee Election" value is the largest election amount you are able to enter. Once you've entered all of your election amounts, click Continue.

**Note:** If you would like to estimate your tax savings, click the **Calculate** button.

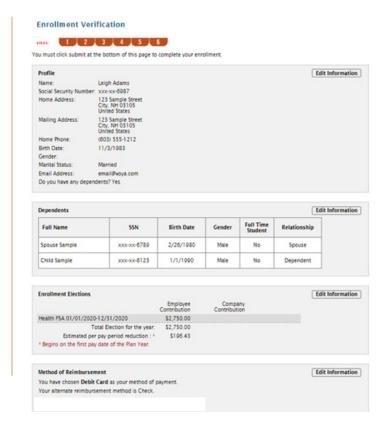


Continue

- 8. Let us know how you would like to receive reimbursements from your account(s).
  - If you would like to pay out of pocket and get reimbursed, select **Direct Deposit**. Then, complete the direct deposit setup fields to enter you banking information.
  - If you would like to utilize the Voya Health Account Solutions debit card at time of sale, select **Debit** Card. Then, complete the questions below to choose an alternative reimbursement method if you manually file claims.



9. Next, review your inputs, and hit Submit.



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 WEX Inc. 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.

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