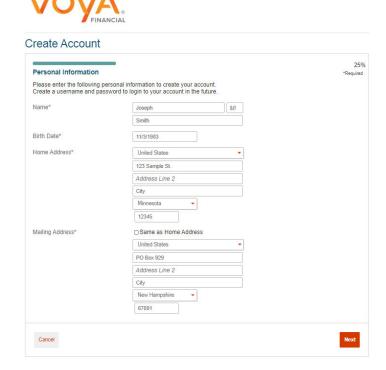
Self-enroll with online enrollment

Voya Health Savings and Spending Accounts

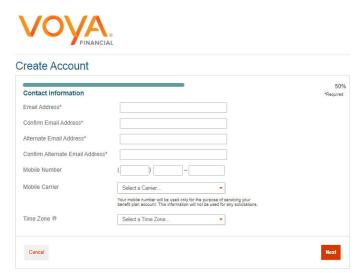
Complete self-enroll with online enrollment by following these steps:

- 1. Go to the self-registration link provided by your employer.
- 2. Enter the registration code and click the **Next button**.
- 3. Complete the personal information fields to create your account.

Note: Home Address fields are used for identity verification and must be a physical location, not a PO Box. PO Boxes can only be used for mailing addresses.

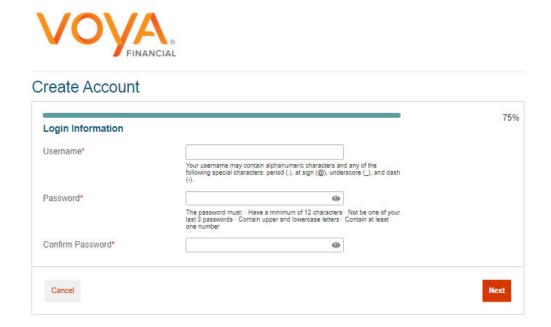


4. Complete the Contact Information fields next.



Health Savings Accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Custodial services provided by WEX Inc.

5. Then, complete the login information. Create a username and password to login to your account at a later date.



6. Select and answer 3 security questions to complete your user setup.

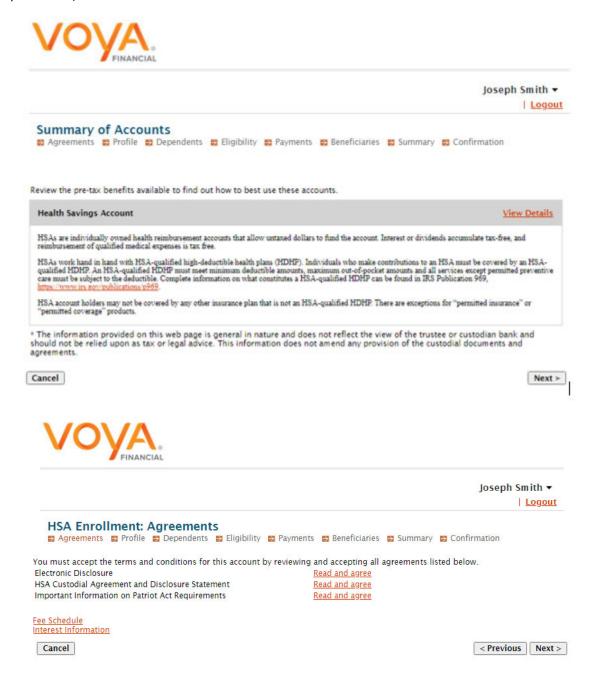
Note: To keep your information secure, you may be asked to answer 3 of these questions to complete sensitive actions within the Consumer Portal like resetting a forgotten password.





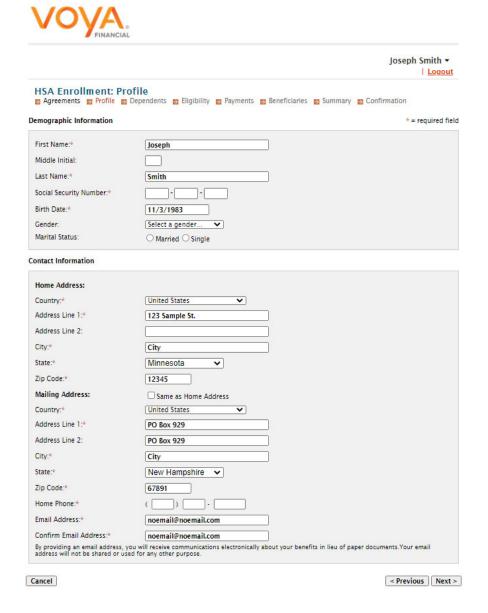
7. Once you have completed the required fields to setup your account, you will need to enroll.

Note: For HSA enrollments, you must accept the terms and conditions by reviewing and accepting all agreements listed (Electronic Disclosure, HSA Custodial Agreement and Disclosure Statement, Important Information on Patriot Act Requirements).



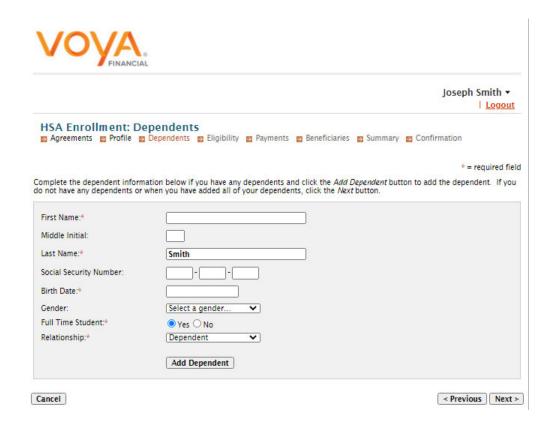


8. Next, complete and review the profile information.

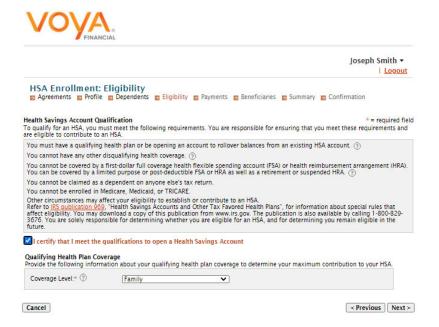




9. If you have any dependents, complete the information on the page below and click **Add Dependent**. Once all your dependents are added (or if you do not have any eligible dependents), click **Next**.

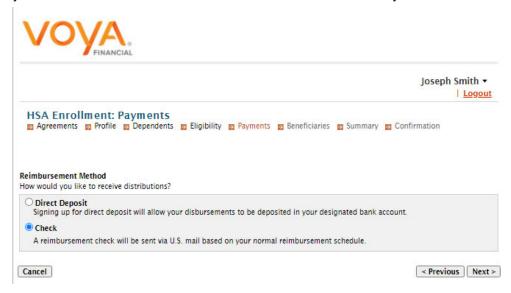


10. To enroll in an HSA, there are certain qualifications that must be met. Read through the list of qualifications and make sure you meet them to open a Health Savings Account. Select the coverage level to find out your maximum contribution amount.

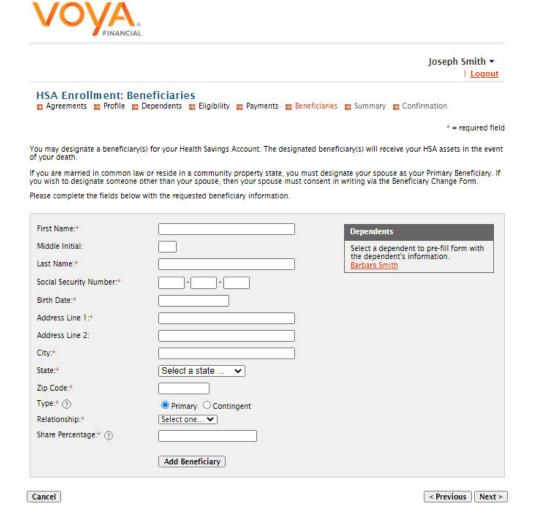




11. Let us know how you would like to receive distributions and reimbursements from your account.

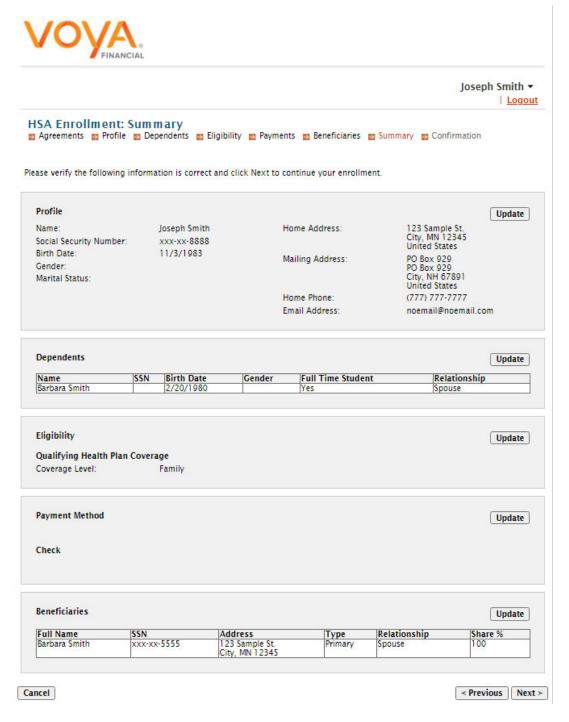


12. Complete the required fields if you would like to designate a beneficiary(s) for your HSA.



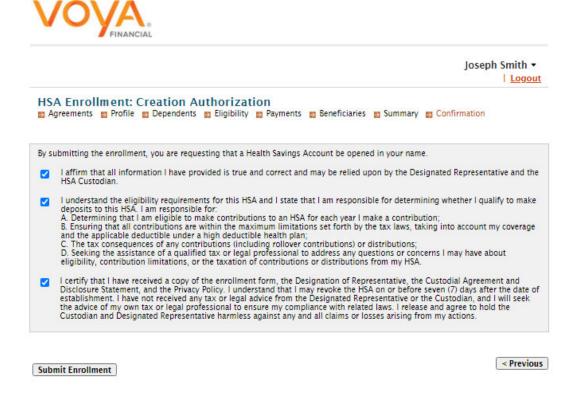


13. Review your answers to make sure they're correct. If you need to make edits or adjustments, click the **Update** button next to the section you want to edit. Once you have verified everything is correct and accurate, click **Next.**

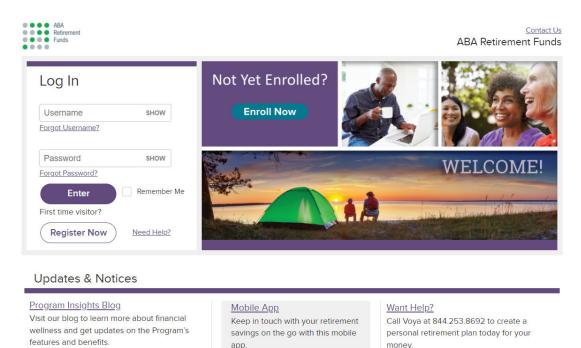




14. Request a Health Savings Account be opened in your name by reviewing the next page and agreeing to the statements. Your account is enrolled when you click **Complete**.

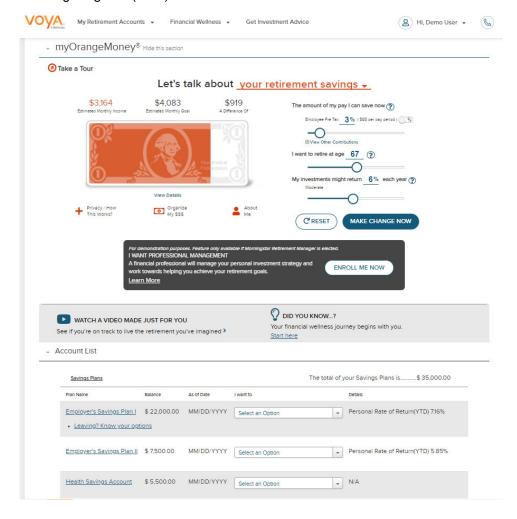


15. Your enrollment is complete. To setup your recurring contributions, login to your retirement account at www.abaretirement.com.

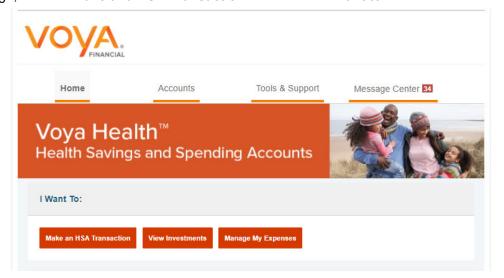




16. Scroll down to the **Account List** section. Click the **Health Savings Account** button and you will be taken to the secure HSA portal via single sign-on (SSO).



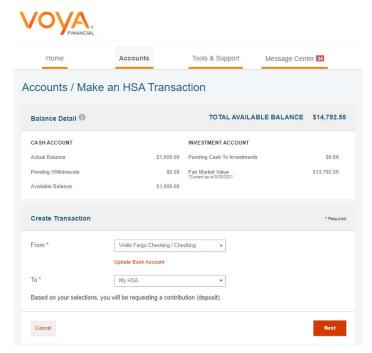
17. On the home page, click the Make and HSA Transaction button in the I Want to section.

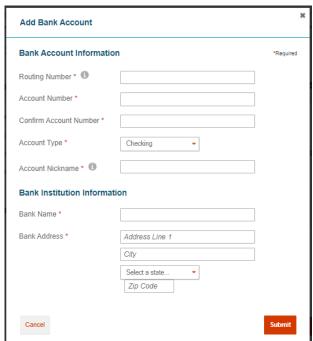




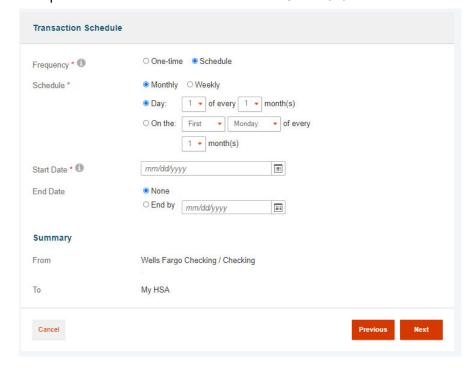
18. Complete the required fields and select **Next**. Click **Add Bank Account** to connect the bank you want to make contributions to your HSA from.

Note: this can be the same account that you setup in Step #11 for distributions.



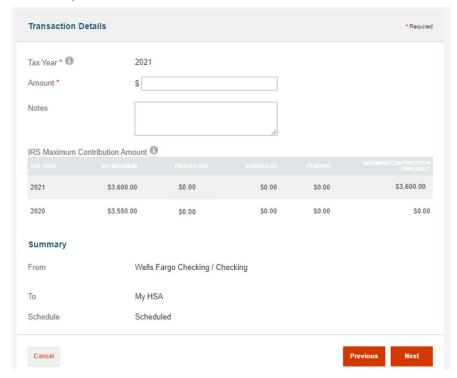


19. Complete the fields to setup one-time or a scheduled contribution. Click Next.

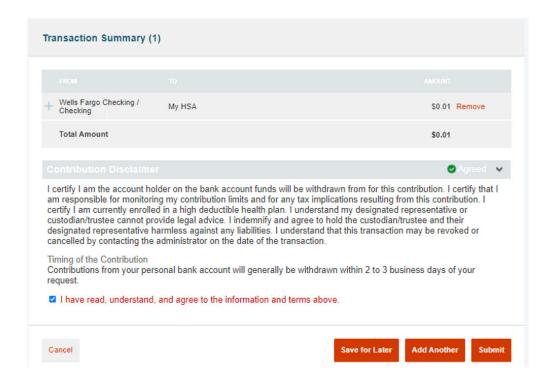




20. Select the tax year and amount you want to contribute in this transaction. Click Next.



21. Review your inputs, agree to the contribution disclaimer and hit **Submit.**





Health Savings and Spending Accounts, 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). Administration services provided by WEX Health, Inc., and Benefit Strategies, LLC.

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. WEX Health, Inc. reserves 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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