

Consumer portal quickstart guide: HSA

Voya Health Account Solutions

Welcome to your HSA Portal. This one-stop portal gives you 24/7 access to view information and manage your Health Savings Account. Our one-stop portal provides you with:

- Anytime, anyplace access to your HSA, including online election changes and 24/7/365 availability; download HSA information, forms, and notifications
- Integrated access to your investments, meaning you only need to remember one username and password
- Fund performance and prospectus information for several available mutual funds
- Paperless administration, including online account summary reports
- Upload receipts and track expenses
- View up-to-the-minute account balances
- View your account activity details

We know from Web usage statistics that you will most likely use the portal to:

- Request distributions
- View account balances
- View account activity, including contributions, deductions, and payments
- View plan information, forms, and notifications

This portal is designed to be easy to use and convenient. You have your choice of two ways to navigate this site:

1. Work from sections within the Home Page, or
2. Click on the four tabs at top of Home Page

I opened my Health Savings Account, what should I do now?

- **Log In:** Go to www.benstrat.com. Click on the Login tab in the upper right corner. Log In: Log in with your existing username and password. If you have never logged in before, use the New User link. Once logged in you will be prompted to accept HSA Terms and Conditions if you have not done so already.
- **Set up Investment Sweeps:** You will be surprised at how quickly your account will grow! Be ready to maximize your account by setting up your account to sweep to investments automatically at \$1,000 or higher. See “How do I sign up to Access/Sweep cash to Investments?” instructions on page 4.

How do I log onto the home page?

1. Go to www.benstrat.com and click on the Login button in the upper right corner. Follow the prompts to get to the login page
2. Enter your username and password
3. Click **Login**

Note: If you have logged in before: Enter your username and password and click Login. Notice that there are links to use if you have forgotten your username or password.

If you have never logged in before: Click on the Create your username and password link.

The **Home Page** is easy to navigate:

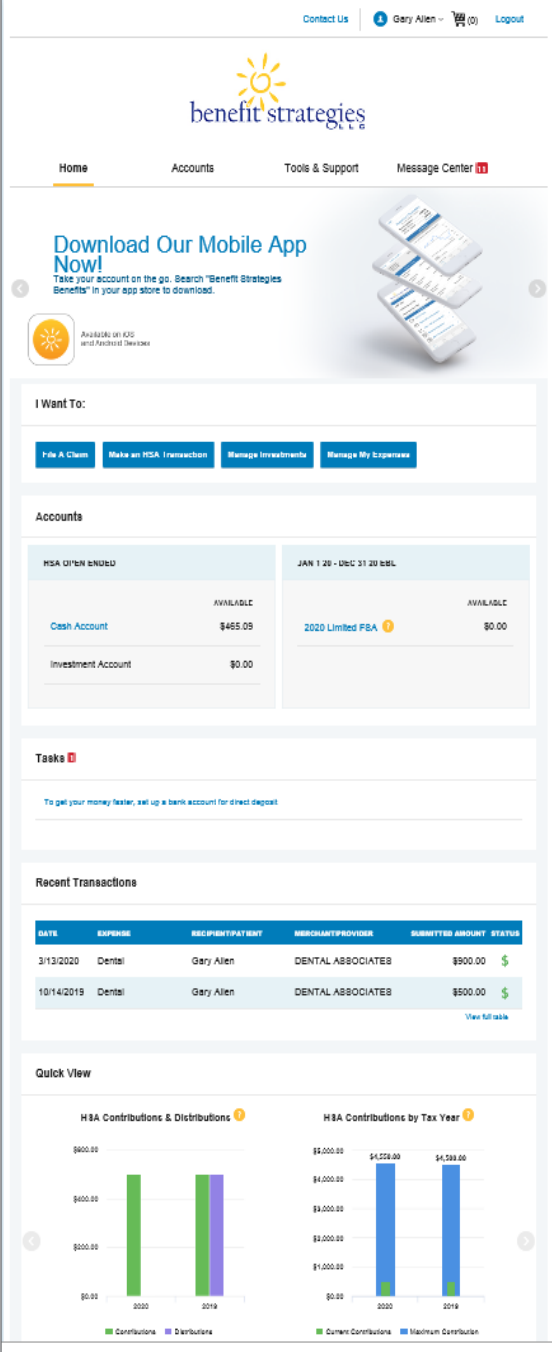
- Easily access the Available Balance and “I Want To” sections to work with your account right away.
- The I Want To...section contains the most frequently used options within the Consumer Portal, including managing your investments.
- The Available Balance links to the Account Summary page, where you can see and manage your accounts.
- The Tasks section displays alerts and relevant links that enable you to keep current on your accounts.
- The Recent Transaction section displays the last 3 transactions on your account(s).
- The Quick View section graphically displays some of your key account information.
- You can also click on one of the 4 tabs at the top of the page.

Is there anything else that I need to do?

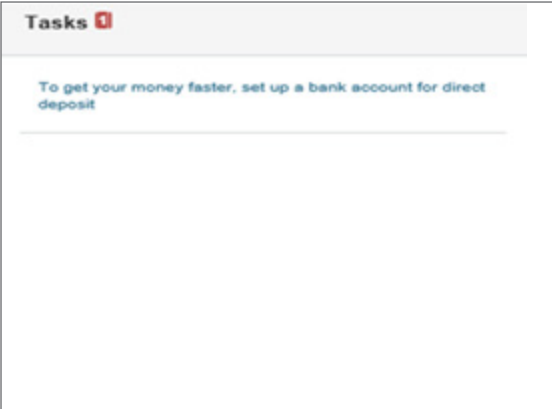
Check Tasks, all messages are unique to each person's profile:

- Have you set up Direct Deposit to get your money faster?
- Have you downloaded the Mobile App for quick easy access to your account balance?

Note: An email notification will be sent alerting you if there are additional actions required to complete the establishment of your HSA Account.



The screenshot shows the Benefit Strategies Home Page. At the top right, there are links for "Contact Us", a user profile for "Gary Allen" with a shopping cart icon showing 0 items, and a "Logout" button. The main header features the "benefit strategies" logo and navigation tabs for "Home", "Accounts", "Tools & Support", and "Message Center" (with a notification icon). A prominent banner encourages downloading the mobile app, stating "Download Our Mobile App Now!" and "Take your account on the go. Search 'Benefit Strategies Benefits' in your app store to download." Below this, there are four action buttons: "File A Claim", "Make an HSA Transaction", "Manage Investments", and "Manage My Expenses". The "Accounts" section displays two tables of account balances. The first table shows "HSA OPEN ENDED" with a "Cash Account" available balance of \$465.09 and an "Investment Account" of \$0.00. The second table shows "JAN 1 20 - DEC 31 20 BAL" with a "2020 Limited FBA" available balance of \$0.00. The "Tasks" section contains a message: "To get your money faster, set up a bank account for direct deposit." The "Recent Transactions" table lists two dental expenses for \$500.00 each, dated 3/13/2020 and 10/14/2019, both submitted by Gary Allen to DENTAL ASSOCIATES. The "Quick View" section includes two bar charts: "HSA Contributions & Distributions" comparing 2020 and 2019, and "HSA Contributions by Tax Year" comparing 2020 and 2019, showing current and maximum contributions.

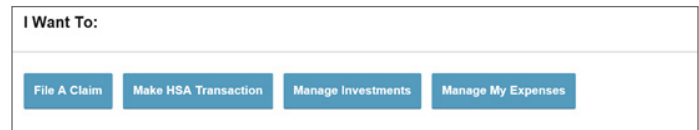


The screenshot shows the "Tasks" section of the consumer portal. It features a heading "Tasks" with a notification icon. Below the heading is a message: "To get your money faster, set up a bank account for direct deposit".

How do I request a distribution?

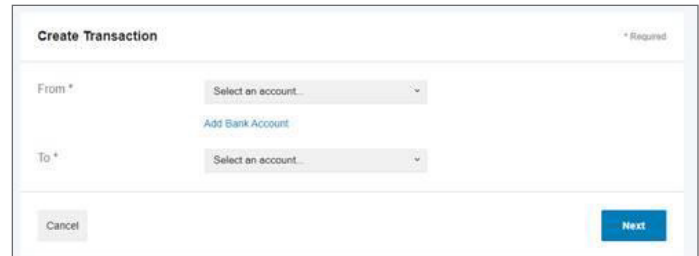
- To request distribution from your HSA, you may select the link in the “I want to...” section, Make HSA Transaction.
- To create a transaction from your HSA account, complete the fields as prompted through the online HSA transaction wizard.
- You may choose to receive a disbursement issued to yourself or, someone else.

Note: File A Claim will only be visible if you are enrolled in a separate notional account.



I Want To:

File A Claim Make HSA Transaction Manage Investments Manage My Expenses



Create Transaction * Required

From * Select an account...
[Add Bank Account](#)

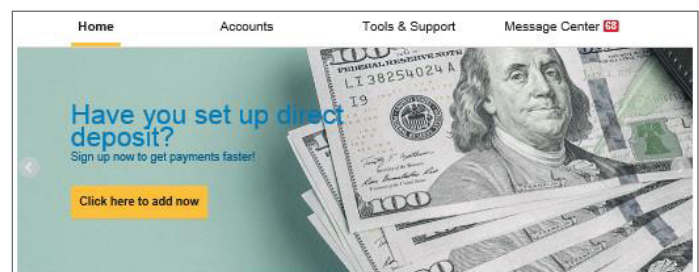
To * Select an account...

Cancel Next

Did you know?

The fastest way to get your money is to use your HSA debit card at the point of sale to pay for expenses. If you did not use your debit card, the quickest way to receive reimbursement is to sign up online for direct deposit to your personal checking or savings account.

1. From the **Home Page**, choose “**Click here to add now**” on the Direct Deposit Banner.
2. Select the **Update** for the appropriate plans. The **Payment Method/Update Payment Method** page displays.
3. Select **Reimburse Myself Using Direct Deposit** and **Update Bank Account**.
4. Enter your bank account information and click **Submit**.
5. The **Payment Method Changed** confirmation displays.



Can I contribute more funds to my HSA, other than payroll deposits?

Yes. You may contribute to your HSA by transferring from your personal bank account, and then report that contribution on your tax returns to claim your deduction at tax filing time.

1. To make a personal contribution from a personal banking account to your HSA, you may select the link in the “I want to...” section, Make HSA Transaction.
2. If you have a bank account on file, you may use that as your contribution account. If you do not, then there is a link to add a new bank account.

3. You may make a one-time or recurring contribution as you wish. Complete the transaction information and follow the remaining steps of the online HSA transaction wizard.
4. The debit will hit your personal bank account within 2 business days of your request, and the money becomes available in your HSA as soon as it is deposited.

How do I sign up to access/sweep cash to investments?

1. From the home page, access the **HSA Summary** page by clicking on the Manage Investments, button from the “**I Want To**” section or click on **Investment Summary** from the **Accounts** menu.
2. Once you get to the HSA summary page, select **Start Investing** to get started.

How do I take advantage of HSA investments?

1. **Set your target Cash Balance.** Your target cash balance determines when your HSA dollars begin investing. Select Edit next to Investment Auto-Transfer link to begin the process.
2. **Set your Investment Elections.** Investment Elections allow you to diversify your HSA Investment, allowing your dollars to grow over time. Use the Start Investing button to set your elections now.
3. **Contribute and watch your savings grow.** Your dollars will automatically sweep contributions over your target cash balance into your designated investment elections. Contribute to your HSA through payroll deductions, employer contributions or from your personal bank account.

The screenshot displays the 'Investments / HSA Summary' page. At the top, there are navigation links for 'Home', 'Accounts', 'Tools & Support', and 'Message Center'. The main content area shows:

- Total Available Balance:** \$3,000.00
- Cash Balance:** \$3,000.00
- Investment Balance:** \$0.00
- Available Advance Balance:** \$1,000.00 (with a 'View details' link)

Below this is the 'HSA Balance Projections' section, which includes a bar chart comparing 'Cash only' and 'With investments' over 25 years. The 'With investments' scenario shows significantly higher growth. A 'Start Investing' button is present.

To the right, the 'Cash Balance' section shows \$3,000.00 and an 'Investment Auto-Transfer' setting that is currently 'OFF' with a threshold of \$0.00. There are links for 'Contribute' and 'Distribute'.

The 'How do I start investing?' section features three icons: 'Set target cash balance', 'Select investment funds', and 'Grow your money with contributions', each with a brief description.

The 'Recent Account Activity' section contains a table with the following data:

DATE	DESCRIPTION	METHOD	AMOUNT
09/16/2020 (Pending)	Walgreens	Debit Card	\$800.00
04/03/2020	HSAnotes.com	Debit Card	(\$400.00)
04/01/2020	Chiropractic Of...	Check	(\$20.00)
03/27/2020	CVS	Debit Card	(\$27.21)
03/14/2020	Contribution	Debit Card	\$60.00

At the bottom right, there are links for 'Investment Education Materials' and 'FAQs'.

How will I know how my investments are doing?

When your account reaches your selected Investment Sweep amount and you have an investment balance from your first share purchase, you can visit this page to see helpful graphs, charts, and transaction history about your HSA Investments.

How do I find my investment balance?

You can find your HSA cash and investment balances directly from the home page or from the HSA Summary page by clicking View Details next to the Cash Balance section.

The screenshot shows the 'Accounts / Account Activity' page for 'My HSA'. It displays a 'Balance Detail' section with a 'TOTAL AVAILABLE BALANCE' of \$465.09. The details are split into two columns: 'CASH ACCOUNT' and 'INVESTMENT ACCOUNT'. The 'CASH ACCOUNT' shows an 'Actual Balance' of \$465.09 and an 'Available Balance' of \$465.09. The 'INVESTMENT ACCOUNT' shows 'Pending Cash To Investments' of \$0.00 and 'Fair Market Value' of \$0.00, with a note '*Current as of 5/9/2020'.

CASH ACCOUNT		INVESTMENT ACCOUNT	
Actual Balance	\$465.09	Pending Cash To Investments	\$0.00
Pending Withdrawals	\$0.00	Fair Market Value	\$0.00
Available Balance	\$465.09		

How do I pay an expense?

1. You may process payments/ reimbursements for unpaid expenses directly from the **Expenses** page.
2. Expenses will be categorized and payment can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. Choose which expenses you would like to pay. Eligible accounts to pay from will be available to view.
4. When you click **Pay**, the claim details from the **Expenses** page will be pre-populated within the claim form. Review and edit the claim details as needed.
5. You will have the option to either request a reimbursement to yourself or pay the provider.

All health care expense activity in one place.

To view and manage **all** healthcare expense activity from **every** source, use the **Expense Link**.

1. Under the **Accounts** menu is the **Expenses** page. The Expenses page provides you with an easy-to-use consolidated view of healthcare expenses for ongoing management of medical claims, premiums, and card transactions.
1. Easily filter expenses by clicking on the filter options on the navigation pane on the left side of the screen or, by clicking on the field headers.
2. Expenses can be exported into an Excel spreadsheet by clicking on the **Export Expenses** button on the top of the page.

The screenshot shows the 'Expenses' page with a summary table and a list of expenses. The summary table shows 'Total Expenses' of \$900.00, 'Total Paid Expenses' of \$900.00, and 'Total Unpaid Expenses' of \$0.00. Below this, it states 'Total Eligible to Submit: \$0.00'. There are filter options for 'Filter By' and 'Reset Filters', with a date filter set to 'From 1/1/2020'. A table of expenses is shown with columns for DATE, EXPENSE, RECIPIENT/PATIENT, MERCHANT/PROVIDER, SUBMITTED AMOUNT, and STATUS.

DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
3/13/2020	Dental	Gary Allen	DENTAL ASSOCIATES	\$900.00	\$

How do I add an expense to the dashboard?

1. From the Expense page click on the Add Expense button on the top of the page.
2. Complete the expense detail fields. You can even upload a copy of the receipt and, add notes for your records.
3. Once the expense has been added to the Expense page you can pay the expense, if desired.

How do I pay an expense?

1. You may process payments/ reimbursements for unpaid expenses directly from the Expenses page.
2. Expenses will be categorized, and payment can be initiated for unpaid expenses by clicking on the button to the right of the expense details.
3. Simply choose which expenses you would like paid and you will be presented with the eligible accounts from which you can initiate payment.
4. When you click Pay, the claim details from the Expenses page will be pre-populated within the claim form. Review & edit the claim details as needed.
5. You will have the option to either request a reimbursement to yourself or pay the provider.

Medical	Amity Anderson	ABC Ortho	\$3.00	\$	
Dental	Amity Anderson	Downtown Dental	\$3.00	\$	Pay

How do I edit an existing expense in the expenses page?

1. You can edit expense details for all claim statuses directly from the Expenses page.
2. Expand the claim details visible by clicking on the expense line item.
3. You will be presented with options to add expense notes, update the expense details, mark the expense as paid/unpaid or, remove the expense from the page.

Total Eligible to Submit: \$8.00 ?					
DATE	EXPENSE	RECIPIENT/PATIENT	MERCHANT/PROVIDER	SUBMITTED AMOUNT	STATUS
9/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
8/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
7/1/2018	Medical	Amity Anderson	ABC Ortho	\$3.00	\$
6/6/2018	Dental	Amity Anderson	Downtown Dental	\$3.00	\$ Pay
Expense Details	Description: Cavity Source: Online Expense Amount: \$3.00 Payable Amount: \$3.00		Date(s) of Service: 6/6/2018 Total Billed Amount: ? \$3.00 Received Date: 6/18/2018		
	Upload Receipt(s)	Add Expense Note	Mark as Paid		
	Remove Expense	Update Expense			

How do I view my payment history?

1. On the Home Page, under the Accounts tab, click Payments from the left-hand menu.
2. You will see payments made to date, including debit card transactions.

The screenshot shows the 'Accounts / Payments' page. At the top, there are navigation links: 'Home', 'Accounts' (highlighted), 'Tools & Support', and 'Message Center 2'. Below the navigation is a 'Filter By' dropdown and a 'Reset Filters' link. The main content is a table with the following columns: DATE, NUMBER, METHOD, STATUS, and AMOUNT. The table contains 12 rows of transaction data.

DATE	NUMBER	METHOD	STATUS	AMOUNT
+ 10/10/2018	0000000000	Direct Deposit	Paid	\$36.00
+ 07/02/2018	0000027526	Check	Paid to Provider	\$10.00
+ 07/02/2018	0000027525	Check	Paid to Provider	\$10.00
+ 06/28/2018	0000465885	Check	Paid to Provider	\$15.00
+ 06/28/2018	0000465884	Check	Paid to Provider	\$15.00
+ 06/28/2018	0000465883	Check	Paid	\$150.00
+ 06/28/2018	0000465881	Check	Paid to Provider	\$5.00
+ 06/28/2018	0000465879	Check	Paid to Provider	\$7.00
+ 06/28/2018	0000465867	Check	Paid to Provider	\$5.00
+ 06/28/2018	0000000000	Direct Deposit	Paid	\$24.00
+ 06/28/2018	0000000000	Direct Deposit	Paid	\$3.00

How do I view or access plan information?

1. From the Home Page, under the Accounts tab, you will be directed to the Account Summary page
2. Click the applicable account name and the Plan Rules will open in a pop-up window.
3. OR from the Home Page, under the Tools & Support tab, you may view Plan Summaries for basic information. Then click each applicable plan to see the plan details.

How do I report a debit card missing and/or request a new card?

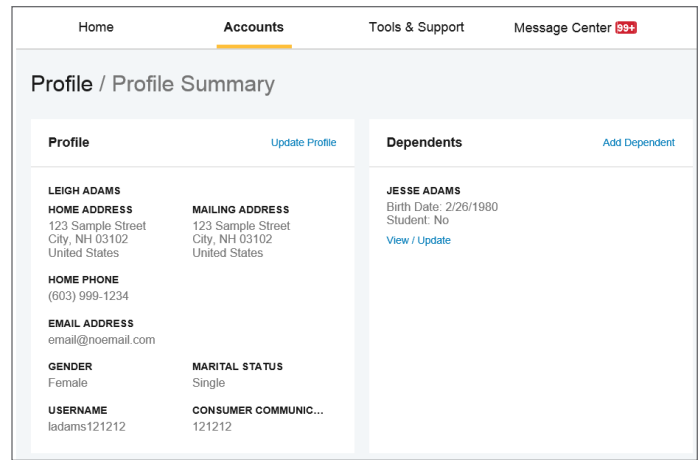
1. From the **Accounts Tab**, click the **Banking/Cards** link.
2. Under the Debit Cards column, click **Report Lost/Stolen** or **Order Replacement** and follow instructions.

The screenshot shows the 'Banking / Cards' page. At the top, there are navigation links: 'Home', 'Accounts' (highlighted), 'Tools & Support', and 'Message Center 99+'. Below the navigation is a 'Bank Accounts' section with an 'Add Bank Account' link and a message 'No bank accounts exist'. To the right is a 'Debit Cards' section with two entries for 'LEIGH ADAMS'. The first entry has Card Number: x7342 †, Status: Active, Expires: 3/31/2023, Effective: 3/17/2020, and links for 'Report Lost/Stolen' and 'Order Replacement'. The second entry has Card Number: x1001 †, Status: Lost/Stolen, Expires: 11/30/2019, Effective: 11/22/2016.

Bank Accounts	Debit Cards
No bank accounts exist	LEIGH ADAMS Card Number: x7342 † Status: Active Expires: 3/31/2023 Effective: 3/17/2020 Report Lost/Stolen Order Replacement
	LEIGH ADAMS Card Number: x1001 † Status: Lost/Stolen Expires: 11/30/2019 Effective: 11/22/2016

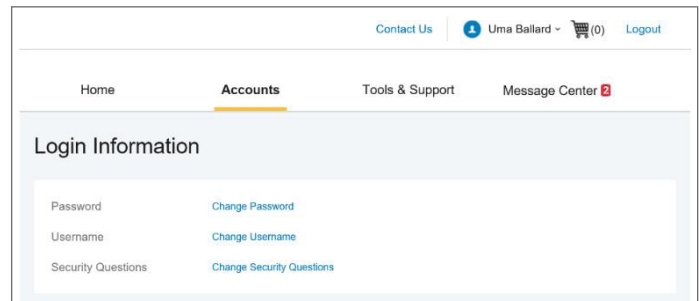
How do I update my personal profile?

1. In the **Accounts** menu, under the **Profile** section, you will find links to update profile information including profile summary details, dependents, and beneficiaries.
2. Click the appropriate link on the Profile screen for your updates: **Update Profile** or **Add/Update Dependent** or **Add Beneficiary**. Some profile changes will require you to answer an additional security question.
3. Complete your changes in the form.
4. Click **Submit**.



How do I change my login and/or password?

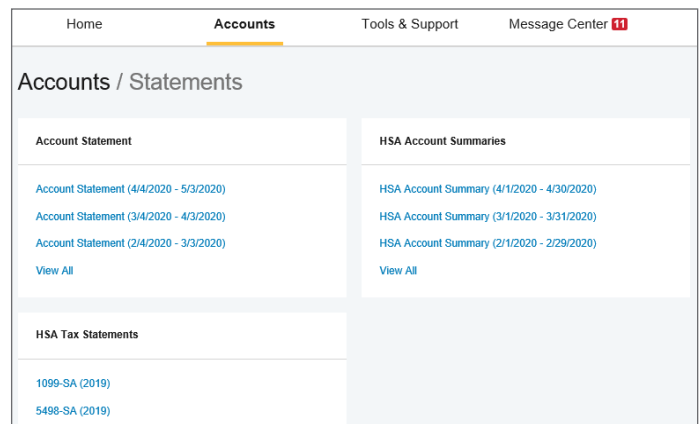
1. From the **Home Page**, under the **Accounts** tab, click **Login Information**.
2. Follow instructions on the screen.
3. Click Save.



Are HSA statements available online?

Your HSA Account Statements, HSA Account Summaries and HSA Tax Statements can be found by clicking on the **Accounts** tab and selecting **Statements**. The three most recent summaries will be displayed or, you can click on view all to see more.

An HSA Investment Account summary can be found on the Investment Portal by choosing **Fund Activity Summary**.



Where can I find HSA forms and resources?

Forms, such as those pertaining to HSA distributions and excess contributions, can be found under the **Tools & Support** tab. Additional resources, such as FAQ's, and information about interest rates and how to invest funds can also be found under the Tools & Support tab.

Other Helpful Information

From the **Home Page**, under the **Tools & Support** tab, you may find Quick Links that connect you to helpful information. These may be links to shopping tools, tax calculators or other resources that enable you to manage your healthcare more effectively.