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## IMPORTANT INFORMATION ABOUT YOUR HEALTH REIMBURSEMENT ARRANGEMENT (HRA) PLAN

Plan Code: **EVAVAN2271**

Plan Name: **EVANSVILLE VANDERBURGH SCHOOL CORPORATION HEALTH SAVINGS PLAN**

Welcome to your Health Reimbursement Account! Your account is a tax-advantaged benefit that allows you to accumulate funds for current health-related expenses or save for post-retirement healthcare expenses and certain medical or long-term premiums, depending on your plan design. Plus, you can invest funds as they accumulate, to help you save even more for the future. Money goes into your account tax-free, grows tax-free, and can be withdrawn tax-free when used for eligible healthcare-related expenses.

**This letter contains important information about how to access your online account through our Participant Portal. We recommend that you save this letter in your files for future reference. You will also receive an Information Guide with more detail about using your reimbursement account and how to invest accumulated funds.**

### Online Account Registration

From a security perspective, it's essential that you register for online access to your account through the Portal and keep your contact and email information up to date. We'll send you an email verification any time there's activity in your account to help keep it secure. Registering for online account access is fast and easy.

1. Go to [voya.com/ws/myHRA](https://voya.com/ws/myHRA) and follow the link to "Access Your Account" on the HRA Participant Portal.
2. On the Participant Login page, select the option for "If this is your first time logging in".
3. Enter your personal information and the Plan Code listed at the top of this letter.
4. You will be prompted to create your own User ID and Password and to provide additional information that will help verify your identity when accessing your account from an unrecognized computer or mobile device.

NOTE: If you don't login within 6 months, your account will be locked. To unlock your account, contact Voya Financial Health Account Solutions. To gain access to your account, you will need to provide your Plan Code found in this letter.

### Account Access and Resources

**If you are a retirement plan participant with Voya, you can also view your HRA account balance and access the HRA Participant Portal by logging into Voya's retirement website or the Voya Retire mobile app. Once logged in, access your HRA account in the Portal by selecting your HRA from the Account List summary.**

The Portal provides full access to your account, including your HRA account balance, options to manage your investment options, and the ability to generate account statements on demand. Once you are eligible to submit claim reimbursements for qualified medical expenses, you can use the Portal or the *Voya Health Account* mobile app to view a list of eligible expenses, upload claims verification, view your request history, and view payment history.

The Library tab of the Portal includes Frequently Asked Questions and an HRA Participant Welcome Brochure. These resources provide a general overview of HRA plans, tax implications, contributions, and investment options.

Please contact Voya Financial Health Account Solutions at (833) 232-4673 with any questions you may have. Customer Service Associates are available Monday – Friday 8 AM to 8 PM ET.

Sincerely,

Voya

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**Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency**

The Health Reimbursement Arrangement is offered through Voya Retirement Insurance and Annuity Company (VRIAC), Windsor, CT. Third party administration services are provided by Benefit Plan Administrative Services, Inc. (BPAS) and, in part, by WEX Health, Inc. Voya Institutional Trust Company holds the Health Reimbursement Arrangement's assets in a trust or custodial capacity and has engaged Hand Benefit & Trust Company, an affiliate of BPAS, to perform servicing functions on its behalf. If offered, the Voya Fixed Account is available through a funding agreement issued by VRIAC. The Voya Fixed Account is an obligation of VRIAC's general account which supports all of the company's insurance and annuity commitments. The interest rate guarantees under the contract are subject to VRIAC's claims-paying ability. BPAS and WEX Health, Inc. are not affiliated with the Voya family of companies. [CN3909201\_1026]

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**Plan Default Fund:** If you do not make (or have not already made) an election with regard to your contribution investment

direction, any contributions made to your account will automatically be invested in the **Voya Fixed Account**.

**Future Contributions:** Select the Investments menu and then Make Changes to indicate how you would like Future Contributions invested among the various funds available. Before investing in any fund, please be sure to review the fund's fact sheet and prospectus under the Research tab of the Investments menu.

## BPAS Go Green!

You can elect to join Voya Financial® and BPAS in its efforts to "Go Green" and receive future mailings electronically. It's easy to do! Just log onto your participant Voya Financial HRA Account and select the Go Green tab in the My Profile menu. We encourage you to log into your Account to make full use of all the tools and resources available, including the ability to view your current and historical investment information.

You can choose to receive E-Delivery of the following notifications:

1. Transaction Confirmations
2. Regulatory Notices
3. Quarterly Benefit Statements

When you enroll in the Go Green program you will receive an email notification from BPASGoGreen@bpas.com letting you know when a new Confirm, Regulatory Notice or Quarterly Participant Statement is available within the Library of the site.

If at any time you would like to go back to receiving mailed Confirms, Regulatory Notices and Quarterly Participant Statements, you can access the participant portal and opt out of the Go Green program.

**Please note:** Maintaining a current email address in the participant portal is an essential part of the Go Green program. It is your responsibility to keep this email address up to date over time within our participant portal. If the emails we send you are returned as undeliverable, your election will be switched to receiving paper Confirms, Regulatory Notices and Quarterly Statements by mail until another election is made in the participant portal (along with an updated email address). Please remember that for actively employed participants, all mailing address changes are made by contacting Voya Financial.

**Voya Financial® and BPAS would like to thank you for Going Green!**