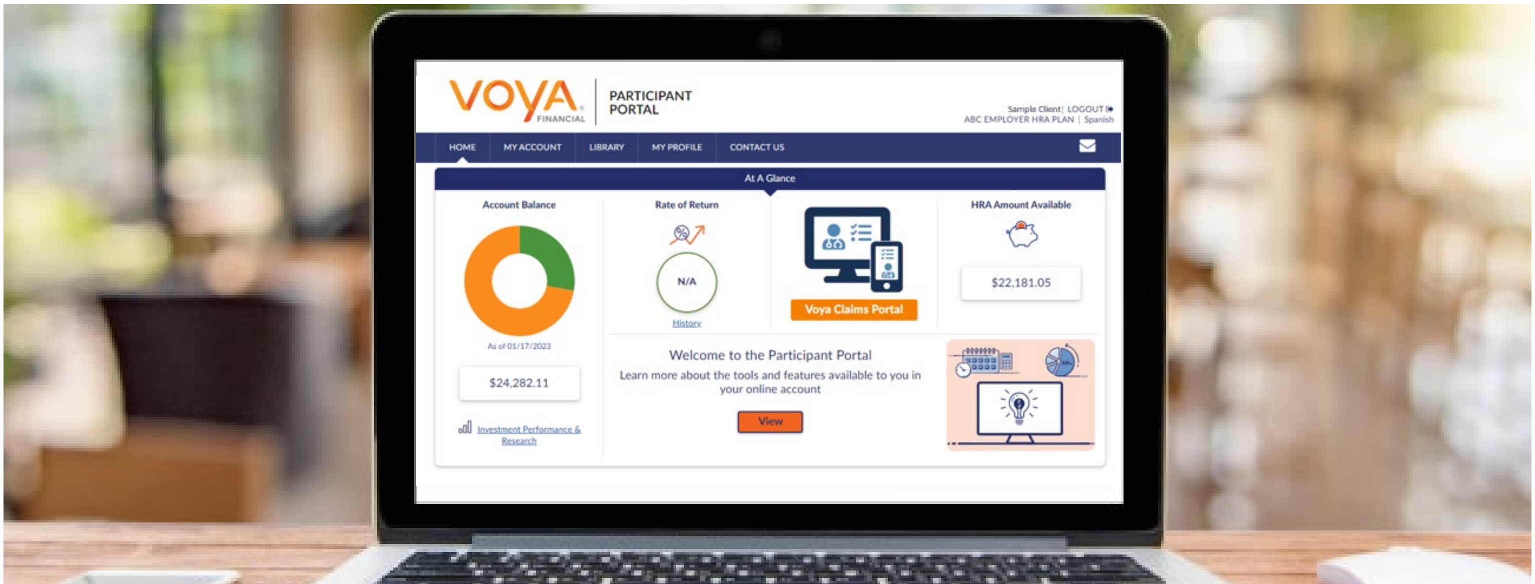

A Guide to the HRA Participant Portal

The HRA Participant Portal is a great tool to help you get on the road to financial security. This guide provides an overview of the interactive website features available to help manage your account. Actual options and links available in your account may vary depending on your plan's configuration, design, and features.

Main Tab	Description
Home	• **At-a-Glance:** A dashboard displaying your total account balance, as well as the amount available on your debit card (if you meet eligibility for claims), your investment balance mix, rate of return, access to the claims portal when eligible, and other features based on account type • **Messages**: A rotating block of messages and links
My Account	Summary • **Balance**: View account balance total and details by investment or source • **Activity**: Personalize the transaction details report within a selected date range, filtered by category, source, fund, etc.; view confirmations; and review any daily pending transactions • **Statements**: Personalize a statement on demand or browse quarterly benefit statements • **History**: View a 5-year historical look at your account balance per quarter-end; run personalized rate of return for a custom date range Investments • **Research**: Review investment details, fund performance, any restrictions, fact sheets and prospectuses • **Make Changes**: Realign your account with options to rebalance, elect investments for future contributions, and transfer investments
Library	Fee summary, HRA Eligible Expenses, Investment Performance, and more
My Profile	• **Personal:** View personal information and update your email address or mobile phone number • **Account Security**: Manage your password and related account authentication options/methods

Questions? We're here to help.

(833) 232-4673 | HASinfo@voya.com | voya.com/ws/myHRA

VOYA FINANCIAL