

Introducing Voya Health Savings and Spending Accounts

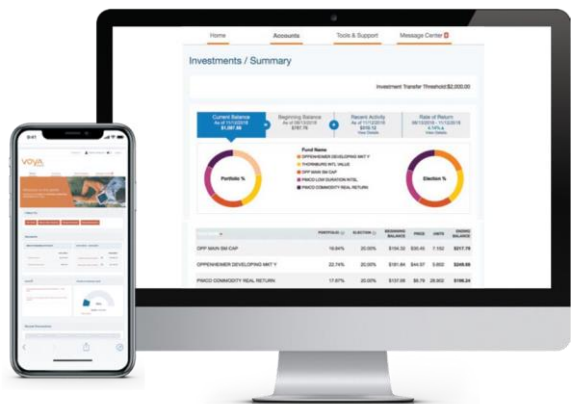
We are pleased to announce Voya Financial® will be County of San Joaquin's new administrator for Health Savings Accounts (HSA), effective July 1, 2020.

The Voya Health Savings Account is a natural fit with our commitment to delivering workplace benefits that help you achieve financial wellness during your working years and in retirement.

Key Features of the new offering include:

Debit card to make payments.

The debit card can be used to pay for qualified medical expenses and reduce the time needed to file for reimbursement.



An easy-to-use website and mobile app.

View all account activity, including transactions, contributions and HSA investments.

Customized HSA investment options.¹

Your HSA will include a custom mutual fund lineup, so you can invest your savings for the future.

You will have an opportunity to **enroll in the HSA or maintain existing election** during Open Enrollment from **5/18/20 to 5/29/20**. To be eligible to elect an HSA, you must be enrolled in a qualified High Deductible Health Plan.



¹ 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. Voya Mutual Funds are offered through Voya Investment Distributors, LLC, 230 Park Ave, New York, NY 10169.

There are several important elements to understand as part of the transition:

If you have an HSA:

- We will coordinate a transition of the assets in your current HSA to Voya Financial after to [mm/dd/yy]
More details on this process and timeline will be shared after Open Enrollment.
- You may be asked to provide additional documentation (e.g., Social Security Card), as part of the transition. This is a standard process required by the Patriot Act to open a new bank account.

Visit [insert employer intranet site link]
to **find more information** on Voya's Health Savings Account.

If you have questions about the transition, please contact
[Employer HR resource at 000.000.0000.]

Health Savings and Spending Accounts are accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC) and administered by WEX Health, Inc.

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