

Your HSA: A savings tool for today, tomorrow and through retirement

This information is for employees enrolled in the High Deductible Health Plan.

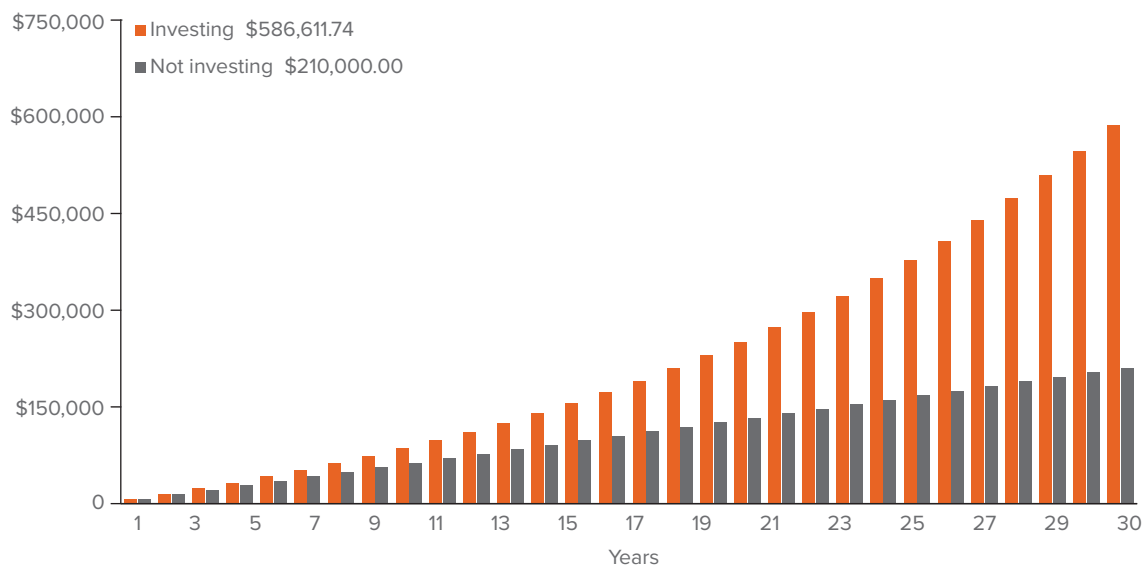
Did you know that you can invest your Voya HSA's balance once it reaches \$2,000? This is an important option to consider if you're exploring savings strategies for healthcare costs in retirement.

Here's why:

The average American couple is expected to need approximately \$296,000 to cover out of pocket healthcare costs in retirement.¹ An HSA can be a great tool to help you accumulate savings on a tax-advantaged basis to pay for out-of-pocket medical expenses. When you invest the funds in your HSA, you give your money a chance to grow.²

Invested vs. Saved

Here's how much of a difference it potentially could make if you invested an annual contribution of \$7,000³ vs. simply saving it:



* For illustrative purposes only. Assumptions: 30-year investment timeframe; annual contributions of \$7,000; 6% annual return on investment; Interest compounded annually; 0% return on cash; no withdrawals. This hypothetical example does not represent the performance of any particular investment and is not a guarantee of future results. The illustration does not consider investment fees or expenses that would lower performance. Actual rates of return will fluctuate.

There are two ways you can invest a portion of your HSA balance: automatic transfer or manual transfer

Automatic Transfer

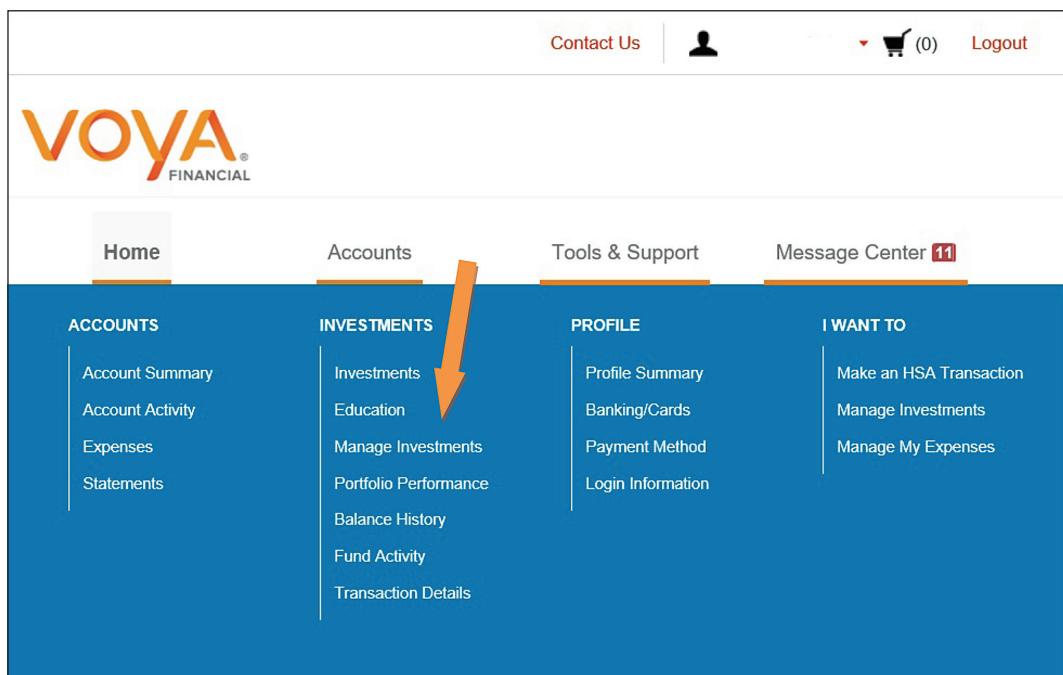
When you establish an **automatic** transfer, HSA dollars will be automatically moved to and from your investment account based on a frequency you determine. The transferred amount is then allocated to the investments you've chosen. You can update for preferences, realign your portfolio or update your allocations at any time.

Manual Transfer

To **manually** move HSA dollars to and from an investment account, you can initiate a one-time transfer.

For each transfer you will select the account, the amount you want transferred, and the allocation to specific mutual funds.

Ready to harness the full power of your HSA? Get started today by going to **Investments** under the **Accounts** Tab on the account portal.



Questions?

Contact the Voya Financial Consumer Services Team at (833) 232-4673.

¹Employee Benefit Research Institute, Issue Brief, 2018

²Investments 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.

³2019 family contribution limit.

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.

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