

# Benefitfocus®

## Consumer-Directed Health Account Solutions

### Offered through Voya Financial®

Consumer-directed health (CDH) accounts offer your employees a powerful way to help combat rising out-of-pocket health care costs. But managing these accounts across multiple vendors and system logins can make them challenging for your employees to navigate and for your benefits team to administer.

Our CDH solutions provide a simplified and streamlined experience for you and your employees. Fully integrated into our benefits administration technology and with Voya Financial, our CDH solutions make it easy for your employees to get the most out of their accounts, while also helping to save time and frustration for your benefits team.

### For Employees

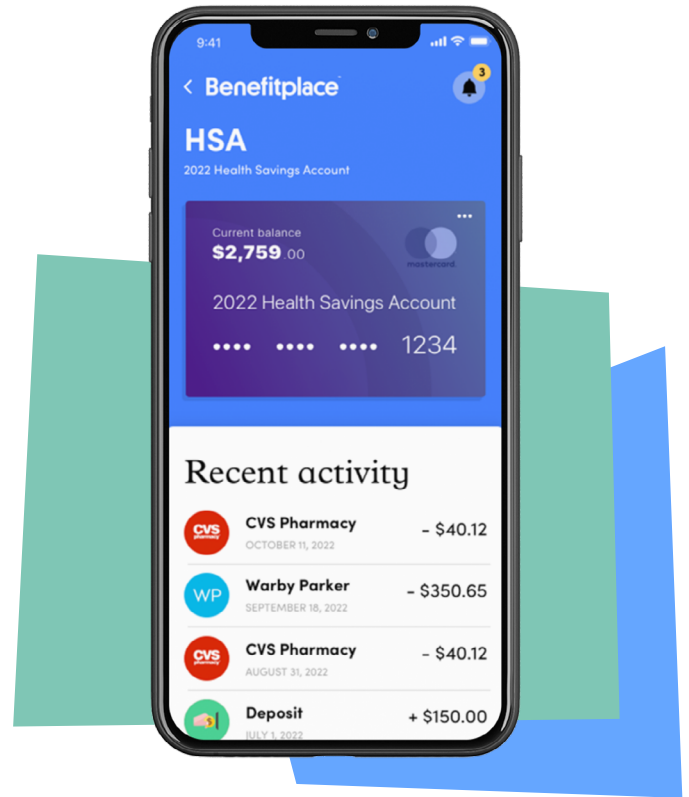
- ✓ 24/7/365 customer service with text/chat and language translation capabilities
- ✓ Integrated with Benefitplace™ for easy enrollment and access to accounts
- ✓ HSA investment tools
- ✓ Multi-account debit cards
- ✓ High FSA auto-substantiation rates
- ✓ Simple claims submission and tracking
- ✓ Full-feature mobile app



**Ready to learn more? Contact your Benefitfocus representative today!**

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits and Health Reimbursement Arrangements Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Custodial services provided by an approved HSA custodian as indicated in the applicable custodial agreement. For all other products, administration services provided in part by WEX Health, Inc.

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.



### For Administrators

- ✓ Single point of contact, backed by dedicated CDH support
- ✓ Integrated with Benefitplace for easy administration
- ✓ Flexibility to support complex plan designs, business rules and data exchange requirements
- ✓ Automated employee account set-up, notifications, reporting, funding management and distribution
- ✓ Tax reporting and compliance services

### Accounts Supported

- Health Savings Accounts (HSAs)
- Flexible Spending Accounts (FSAs)
- Health Reimbursement Arrangements (HRAs)
- Commuter Benefits (Parking and Transit)
- Tuition and Lifestyle Accounts

