

Health Savings Account (HSA) Frequently Asked Questions (FAQ)

Effective January 1, 2024, FMOLHS will be transitioning from Payflex to Voya Financial as the administrator for the Health Savings Account (HSA). The frequently asked questions contain valuable information available to support you during the transition period.

What does the change in HSA service provider to Voya mean to you?

Effective January 1, 2024, Voya will be the administrator of your 2024 HSA accounts if elected and 2024 employee and employer contributions will be deposited into your account at Voya. If you have a Payflex HSA account, you will have the option to transfer the current HSA assets at Payflex to your account at Voya or keep your current account at Payflex with applicable administrative fees imposed by Payflex and deducted from your account balance.

When will I be able to view and access my 2024 FMOLHS HSA account at Voya?

If you have enrolled in HSA for 2024, your account will be available to view and access 2024 contributions beginning on January 10, 2024.

What will happen to my existing Health Savings Account with Payflex as of 12/31/2023?

You will continue to have access to the remaining balance in your Health Savings Account with Payflex after 12/31/2023. However, you will no longer be able to make payroll contributions to your account with Payflex. If you need to complete a transaction for your HSA account at Payflex, you can contact Payflex at (844)729-3539 or log into your account at www.Payflex.com.

Am I able to transfer my existing HSA account balance with Payflex to VOYA?

Yes. You will receive email communication from Voya Financial in early January 2024 regarding the option to transfer your assets to an account with Voya.

Do I have to take any action to transfer my existing HSA to VOYA?

Yes. As a participant in an HSA with Payflex, Voya will send you an email with instructions on providing electronic consent (e-consent) to transfer your assets with Payflex to an account with VOYA established in your name. This e-consent opportunity will be available from January 29, 2024 until February 16, 2024.

If you elect to transfer your current HSA assets to Voya, transfer of your HSA assets will take place during a blackout period from February 22, 2024 to March 26, 2024. The blackout period does not affect your access or use of the 2024 HSA account balance with Voya or the debit card issued by Voya.

What is a blackout period?

This is the period when your account information and assets are transferred from Payflex to VOYA. The blackout period is necessary to ensure the accurate and timely transfer of account records from one recordkeeper to another. You will be able to access your Payflex account information and make changes at Payflex through February 21, 2024.

Beginning February 22, 2024, you will not have access to your Payflex HSA and will not be able to make any account changes until the blackout period ends on March 26, 2024.

The blackout period does not affect your access to your 2024 HSA account balance with Voya or use of the HSA debit card issued by Voya.

If I do not transfer my HSA to VOYA , will I be able to make contributions to the existing HSA account with Payflex?

You will continue to have access to your HSA account with Payflex but can no longer make payroll contributions to that account. You will be subject to a monthly administrative fee imposed by Payflex and collected from your available account balance if you elect not to transfer your account. In addition, the blackout period will not impact your access to your HSA account with Payflex if you elect not to transfer your account to Voya.

If I do not transfer my HSA to VOYA during the E-consent period will I have the opportunity to rollover the account assets in the future?

Yes, you will have the opportunity to rollover your account assets to VOYA in the future. However, you will be subject to a monthly administrative fee imposed by Payflex as long as your account remains open and collected from your available account balance if transferred after the e-consent period.

If I choose to transfer my HSA assets after February 16, 2024, what steps do I take to complete the transfer?

First you need to register an account online at myhealthaccountsolutions.voya.com. In the *Tools & Support* section under “Forms,” download and complete the *HSA Transfer Request Form* and send to Payflex for processing online at www.payflex.com . You will be responsible for any applicable administrative and transfer fees if your request is submitted after February 16, 2024.

When will I receive my 2024 VOYA Health Savings Account Debit Card?

Your 2024 health savings debit card will arrive 15 days after your enrollment is processed by Voya which should occur before January 1, 2024. The first deposit of

employer and employee contributions into accounts will occur by January 10, 2024. You will be mailed two debit cards with instructions included on how to activate. In addition, Voya will mail you a secure pin that can be used for online access to your account. The pin is not required for online access but provided as part of Voya's multifactor authentication process. The debit card and pin will come in separate envelopes with Voya logo.

What option is available if I need to access my 2024 funds and have not received my 2024 debit card?

You can choose to pay out of pocket for the qualifying medical expenses and submit a claim for reimbursement online at myhealthaccountsolutions.voya.com or via the mobile app once downloaded. You can also email to HASinfo@voyacom.com, fax to (855)370-0670, or mail to Voya Financial Po Box 929 Manchester, NH 03105.

You will first need to register your account and select your payment method. If you choose direct deposit and submit the required information for substantiation of the claim, you could receive your reimbursement within 1-3 business days.

Can I still access my Payflex HSA account information, such as claims or transactions after my account assets are transferred to Voya?

Yes, you can still access your Payflex HSA account at www.payflex.com.

It is recommended that you download your most recent statement from your account online at www.payflex.com on or before February 21, 2024 to keep for your records.

What are key dates to keep in mind?

The chart below summarizes key dates for you to know.

Important date	What happens	What it means to you
January 10, 2024 (or before if possible)	If enrolled in 2024 HSA, this is the first day to access 2024 contributions and use your Voya debit card to pay for qualifying HSA expenses.	Your debit card may be received and activated prior to this date. You will have access to funds in your account based on 2024 employee and employer contributions as of January 10, 2024. Future employee contributions will be available once processed by Voya.
January 29, 2024 – February 16, 2024	This is the period when you can provide electronic consent to transfer your HSA assets from Payflex to Voya.	As a participant with an active HSA with Payflex, Voya will send you an email with instructions on providing electronic

		consent (e-consent) to transfer your assets with Payflex to an account with VOYA established in your name. If no consent is provided by February 16, 2024, you will still have an opportunity to transfer your HSA assets from Payflex to Voya after this date but will have administrative and transfer fees deducted from your account balance.
February 21, 2024	This is the last day to access your HSA account with Payflex and make any account changes.	You can file a claim or make account changes with Payflex through February 21, 2024. Beginning February 22, 2024, you can file an HSA claim with Voya. You can begin submitting claims on or after February 22, 2024 but processing of such claims will not occur until the end of the black out period or March 26, 2024.
February 22, 2024 - March 26, 2024	This is the blackout period when your HSA account balance with Payflex transfers to Voya.	You will not have access to your account information or transactions with Payflex. The blackout period does not affect your access to your 2024 HSA account balance at Voya, your HSA debit card issued by Voya, or your Payflex HSA account if you elect not to transfer your account to Voya.
March 26, 2024 (or before if possible)	The blackout period ends.	You will be able to log into your account at myhealthaccountsolutions.voya.com and view and access your HSA assets transferred to Voya. Voya will begin processing

		claims submitted on or after February 22, 2024 that qualify for use of the transferred assets. Be sure to review your Voya account online.
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Where do I get help if needed?

You can access any of the resources below for assistance.

- For account questions or claims submitted on or before December 14, 2023, visit Payflex at www.payflex.com or contact their Customer Contact Center at (844) 729-3539. Representatives are available Monday-Friday, 7:00 am -7:00 pm and Saturday, 9:00 am -2:00 pm (CST).
- For account questions or claims submitted after December 14, 2023, visit Voya at myhealthaccountsolutions.voya.com or contact their Customer Contact Center at (833) 232-4673. Representatives are available 24 hours a day, 7 days a week.
- For general benefit questions, contact askHR at (833) 482-7547 (4UaskHR) or askHR@fmolhs.org.
- Visit our [Total Rewards site](#) for information about the transition and to view the FAQs.