



Your Voya HSA Cash Account options

Your Voya Health Savings Account (HSA) offers two ways to store your cash. See which one is right for you.

Your Health Savings Account (HSA) is a valuable tool to help support your health and financial wellness journey. It can be used for eligible medical expenses now and into retirement, as long as there are funds in the account.

Your HSA funds are kept in what is called a **Cash Account**. If you have chosen to invest, you could also have funds in an investment account. Any funds not invested stay in your cash account and are available to you at any time.

There are now two cash account options for you to elect from and this brochure will explain the differences and any steps you may wish to take.

Two ways to store your cash in your HSA:

1. Bank Deposit Program

Less competitive rates but funds are FDIC insured. Your cash is automatically placed in the Bank Deposit Program. There is no action you need to take for this to occur.

Rates from 0.05% - 0.40% as of 9/01/2025

2. Voya Interest Program

New option featuring more competitive interest rates. You can choose to place your cash in the Voya Interest Program but will need to make this election in the Health Account Solutions portal.

Rates from 0.50% - 2.00% as of 9/01/2025

Where should I park my cash? **The choice is yours.**

Here's a closer look at your Cash Account options — the ways they're the same, and the ways they're different. Your goals and risk tolerance may help you decide which one is right for you. It's important to know that, outside of investing, you may only select one option for your HSA cash account funds.

1

Bank Deposit Program

This option can offer less competitive rates on cash. Funds are FDIC-insured.

Amounts held through the Voya HSA's Deposit Program are deposited at one or more of the banks as set forth on the Voya HSA Program Bank List available on your Voya Health Account Solutions portal or at this link: <https://assets.voya.com/m/72fd79f6bd0dfb8f/original/Voya-HSA-Program-Bank-List.pdf>.

Is it right for me?

If you prefer having your cash balance backed by the FDIC, this option may be for you.

2

Voya Interest Program

This option can offer more competitive interest rates on cash. Funds are not FDIC-insured.

The interest rate guarantees under the contract are subject to the claims-paying ability of Voya Retirement Insurance and Annuity Company. The funds are not FDIC insured, are not a deposit, and may lose value.

Is it right for me?

If you want your cash to work harder, this option may be for you.

As with any investment, there are risks; make sure to fully explore those risks before choosing to invest your balance. Investing in your HSA is optional.



Here's how the two Cash Account options are similar.

- Liquidity** You can use your money anytime for eligible expenses.
- Availability** Your balance is always available to you.

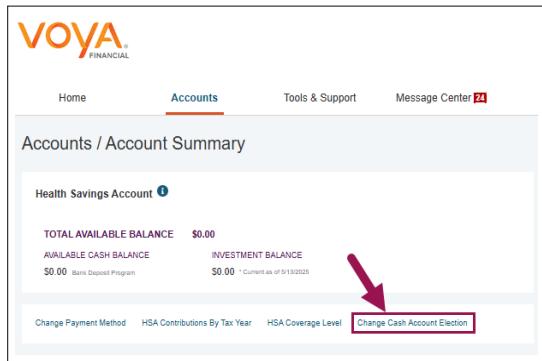
Here's how the two Cash Account options are different.

Features	Voya Interest Program	Bank Deposit Program
Interest rates on cash (Interest rates are subject to change.)	✓ More competitive interest rates on cash	X Less competitive interest rates on cash
FDIC Backed	No. Funds are not FDIC-insured, are not a deposit and may lose value.	Yes. Funds are backed by FDIC.

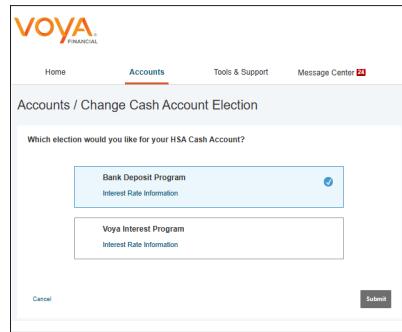
Get the latest interest rate information

Your HSA may earn interest at tiered rates. Interest is variable and subject to change. To view interest rate information for your Cash Account and/or if you wish to elect the Voya Interest Program, log into your **Voya Health Account Solutions Consumer Portal**. Taking no action means your cash will remain in the Bank Deposit Program.

1. Hover over the Accounts tab at the top and select **Account Summary**. Click **Change Cash Account Election**.



2. Click **Interest Rate Information** to see rates for each option. Select your Cash Account option and click **Submit** to change your election. You will only see Submit if you're changing your election.



Health Savings Accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Custodial services provided by Voya Institutional Trust Company. 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. Subject to any applicable agreements, Voya and its subcontractors reserve 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.

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.

Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency

Amounts held through the Voya HSA's Deposit Program are deposited at one or more of the banks as set forth on the Voya HSA Program Bank List available on your Voya Health Account Solutions portal or at this link: <https://assets.voya.com/m/72fd79f6bd0dfb8f/original/Voya-HSA-Program-Bank-List.pdf>. Once deposited with a Program Bank, the cash balance of the deposit will be eligible for FDIC insurance coverage up to applicable limits. Under the Deposit Program, the HSA custodian, Voya Institutional Trust Company, has engaged sub-custodians and agents to provide for the placement of Deposit Program deposits with the Program Banks.

The Voya Fixed Account B is the underlying fund of the Voya Interest Program. The Voya Fixed Account B guarantees principal, and interest rates are subject to change. The Voya Fixed Account B is available through an annuity contract issued by Voya Retirement Insurance and Annuity Company ("VRIAC"). The Voya Fixed Account B is an obligation of VRIAC's general account which supports all of the company's insurance and annuity commitments. The interest rate guarantees under the contract are subject to VRIAC's claims-paying ability. The Voya Interest Program option is not FDIC Insured, is not a deposit, and may lose value. Check your Health Account Solutions customer portal for up-to-date rate information.

Mutual fund investment option advisory services are provided by Voya Investment Management, an independent investment advisor and its affiliated FINRA-registered distributing broker-dealer, Voya Investment Distributors, LLC, 230 Park Ave., New York, NY 10169. Shares are offered through Charles Schwab & Co., Inc., a registered broker-dealer. Charles Schwab & Co., Inc., is not a member of the Voya® family of companies.

You should consider the investment objectives, risks and charges, and expenses of the funds carefully before investing. The prospectus contains this and other information. To obtain a copy of the fund prospectuses, call 833-232-4673. Please read the prospectus carefully before investing.

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