



TPS Group Holdings

Health Account Solutions

01-01-2026

Health Savings Accounts

1

Eligibility – You must be enrolled in your employer's HSA-qualified HDHP plan.

2

Contribute up to \$4,400 for yourself or \$8,750 for your family.

Catch up – You can contribute an extra \$1,000 if you're 55+.

3

Triple tax-advantaged: Boost your buying power. – Money goes in pre-tax, grows tax-free + comes out tax-free for eligible expenses.

4

Consider investing for the long-term. – You can consider investing once your balance reaches a certain threshold.

5

Use your HSA like a 401(k) after age 65. – Use funds for non-medical expenses after age 65 without penalties (subject to ordinary income tax).

6

Your HSA is yours forever. And your heirs can inherit your HSA. – Your HSA is yours as long as there are funds in the account. Your heirs can inherit the funds in your HSA if you pass away with a remaining balance.

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.

Top tips to help make the most of your HSA



for spenders

Keep your receipts when you buy HSA-eligible products out of your own pocket.
You can reimburse yourself from your HSA anytime — even years later — for any eligible purchases you made.



for savers

Make regular contributions via payroll deductions through your employer.
Save on taxes with pre-tax contributions. Consider using your own funds to pay for smaller healthcare expenses to allow your HSA balance to grow.



for investors

Put your investments on “cruise control.”
Choose from a menu of funds, including target-date funds, for hands-off, balanced investing. Use an auto-sweep set-it-and-forget feature to maintain both cash- and investment balances in your HSA.



Remember:

HSAs are not use-it-or-lose it. Your HSA stays with you, even if you change jobs.

Your HSA is inheritable, so you can designate a beneficiary (or beneficiaries).

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. 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.

HSA tax advantages

Money in pre-tax

No income tax¹

Add money from your paycheck before it's taxed.

No FICA tax (Social Security and Medicare taxes).

Money grows tax-free

No capital gains tax

No taxes on earnings from investment growth.

No taxes on earnings from interest growth.

Money out tax-free

No tax or penalty on withdrawals when funds are used for eligible medical expenses.

After age 65, no penalty on withdrawals for non-medical expenses (taxed as ordinary income).

¹ State income tax applies in New Jersey and California

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.

Neither Voya nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax or legal professional regarding certain circumstances.

Eligibility requirements

You must be enrolled in TPS Holdings HSA-qualified HDHP plan:

Additionally:

- ✓ **You cannot be covered under any other plan that is not an HSA-qualified HDHP.**
- ✓ **You cannot be enrolled in a Health FSA.**
 - If married, your spouse must not be enrolled in a general Health FSA.
 - Enrollment in a Limited Purpose FSA is permitted.
- ✓ **You cannot be enrolled in Medicare.**
- ✓ **You cannot qualify as a dependent on another person's tax return.**

Eligibility requirements: Spouses and HSAs

There are several IRS rules to consider when you have an HSA and are married:

- ✓ You and your spouse must share the HSA family contribution limit of 8,750.
- ✓ Spouses cannot share an HSA account. You will need individual HSA accounts if you both plan to contribute.
- ✓ If both you and your spouse are over 55, you can both take advantage of the \$1,000 catch up contribution for each of your individual HSA accounts.
- ✓ You are ineligible to contribute to an HSA if your spouse has a Health FSA with their employer.
- ✓ You can use your HSA to cover your spouse's medical expenses.

HSA investment information

Investing your HSA funds offers potential to grow your account balance long-term.

Here's how to get started.

1. Your account must have a balance of at least \$1,000.
2. Choose from 31 funds, including target-date funds. You can refer to investment education in the portal, and you can change your investments anytime.
3. Set your investment auto-transfer limit. This set-it-and-forget-it sweep lets you keep money in your Cash Account to use funds when you need to, while continuing your investment strategy.

Example Set your Cash Account Threshold to \$1,000. As you contribute to your HSA, any excess funds go to your Investment Account (in \$100 increments).

If you use your funds and your Cash Account falls below \$1,000, an automatic transfer from your Investment Account (in \$100 increments) replenishes your Cash Account.

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HSAs for retirement



Retirement plans and HSAs can work together

Your HSA is a natural companion to your retirement plan.

You can **contribute** to both accounts and **use** both accounts for expenses in retirement.



HSAs are uniquely tax-efficient

Unlike traditional retirement plans, HSAs are free of taxes on **contributions** and **qualified distributions**.



Reimbursements from your HSA can provide cash

If you've paid for any eligible expenses out-of-pocket since you opened your HSA, you can **reimburse yourself anytime** and not be taxed on the money you receive from your HSA.



You decide when to withdraw funds.

Unlike many traditional retirement plans, **HSA balances aren't subject to Required Minimum Distributions (RMDs)**.



Pay for eligible healthcare expenses.

In addition to other eligible expenses, after age 65, you **can reimburse Medicare Part B, Part C and Part D premiums**, plus Part A if you don't receive this coverage at no cost.

Feel behind on savings?

*For ages 55+, you can make an additional **[\$1,000]** in catch-up contributions each year in your HSA.*

For ages 65+, if you're still working and not enrolled in Medicare, you can continue to contribute to your HSA.

HSA distributions

You may use your HSA funds anytime for eligible expenses.

Here are two ways to access funds.

1

Debit card



- Pay providers at time of service.
- Pay a provider's invoice.
- Pay for eligible products at time of purchase.

2

Request a distribution



- Set up Direct Deposit. Securely connect your bank account in your portal, to send funds from your HSA to your checking or savings.
- Request a distribution in the portal or mobile app.



Documentation

Snap a picture of your receipts and save them in your app.

Documentation isn't required for distributions, but we recommend you keep all receipts in case you're audited by the IRS.

HSA statements



Balance and transaction history are available anytime in the portal and app.



Monthly statements are in the Message Center in the portal. You'll receive an email notification when a new statement is available.



Tax forms are in the Message Center in the portal.

Flexible Spending Accounts



Flexible Spending Accounts (FSA)

Health Flexible Spending Accounts

for out of pocket medical, dental, vision and hearing expenses



You can enroll in a Health FSA *

- If you enroll in a Health FSA, you cannot be enrolled into an HSA.

You can enroll in a Dependent Care FSA whether you are enrolled in any other accounts or not.

You and your dependents do not have to be covered under your employer's medical plan to be eligible to participate in the FSA.

Dependent Care Flexible Spending Accounts

for expenses related to care your dependents receive while you work



*Federal regulations don't permit someone who is enrolled in an HSA to also be enrolled in a Health FSA.

Top tips to help make the most of your FSA



keep receipts

Keep all receipts and documentation for FSA purchases.

The IRS requires documentation (receipts) for FSA purchases, and Voya may ask you to submit a receipt to validate a debit card transaction.



plan expenses, spend in full

IRS rules make FSAs “use-it-or-lose-it” accounts.

IRS requires that funds set aside pretax in the FSA be spent by the end of the plan year or forfeited, so plan your expenses for the year carefully. And you must re-enroll in an FSA each year.



save on taxes, boost buying power

Contribute to your FSA with equal, tax-free deductions from each paycheck for the year.

You don't pay federal, state (in most states), or FICA taxes on FSA contributions. Most employees save \$28 in taxes for every \$100 they contribute to an FSA. That boosts your buying power.



Remember:

You have access to your full election at the beginning of your plan year.

You can update your election amount if you experience an FSA Qualifying Event.

If you or your spouse have a Health Savings Account (HSA), enrollment in a Health FSA will make you both ineligible to make HSA contributions.

FSA reimbursements

You may use your FSA funds anytime for eligible expenses.

Here are two ways to access funds.

1

Debit card



- Pay providers at time of service.
- Pay a provider's invoice.
- Pay for eligible products at time of purchase.

2

Reimbursement



- Set up Direct Deposit. Securely connect your bank account in your portal. When a claim is approved, Voya issues payment via Direct Deposit.
- File a claim for reimbursement in the portal or mobile app. Documentation is required.



Documentation

Snap a picture of your receipts and save them in your app.

The IRS requires itemized receipts to verify eligibility.

Documentation for FSA reimbursements

IRS rules require that FSA reimbursements – even those made with a debit card – are substantiated with documentation. Documentation such as receipts or explanations of benefits (EOBs) confirms that an expense or claim is eligible to be paid through your tax-advantaged FSA.

The 4 Ds to a detailed receipt:



Doctor

Name of the provider or merchant



Description

Description of the services or products purchased



Dollar

The out-of-pocket cost



Date

The dates of service or purchase



Remember:

EOBs contain all the required information and are excellent sources of documentation.

How Health FSAs work



Estimate your eligible expenses. **Decide** how much to contribute, up to the annual contribution limits: \$3,400 in 2026



Your **account is funded** with equal, tax-free deductions from each paycheck in the plan year.



You can **use the full annual election amount** on the first day of the plan year — no need to wait until you've saved up the funds.



Remember:

Election changes to an FSA can only be made through a qualifying life event.

How Dependent Care FSAs work



Estimate your eligible expenses. **Decide** how much to contribute, up to the annual contribution limits: \$3,750 individual / \$7,500 family in 2026



Your **account is funded** with equal, tax-free deductions from each paycheck in the plan year.



You can **spend funds** as they become available through payroll deduction.



Remember:

Election changes to an FSA can only be made through a qualifying life event.

Dependent Care eligible expenses

Use your Dependent Care FSA to pay for eligible expenses related to dependent care.

Eligible dependents are your children up to age 13 and your tax dependents age 13+ who are diagnosed with a disability and/or special need and reside in your home at least 8 hours per day.

Dependent care costs

Au pair, babysitter, nanny expenses

Daycare, including adult daycare programs

Before- or after-school programs (tutoring and educational lessons excluded)

Day camps or summer camps

Preschool



FSA Dependent Care reimbursements

You may use your FSA funds anytime for eligible expenses.

Here are two ways to access funds.

1

Debit card



- Pay providers at time of service.
- Pay a provider's invoice.

2

Reimbursement



- Set up Direct Deposit. Securely connect your bank account in your portal. When a claim is approved, Voya issues payment via Direct Deposit.
- File a claim for reimbursement in the portal or mobile app. Documentation is required.



Documentation

Snap a picture of your receipts and save them in your app.

The IRS requires itemized receipts to verify eligibility.

Debit cards

- Pay your eligible expenses at the point of sale, or when paying a bill or invoice.
- Continue using the same card year after year.
- The card will not work for an amount greater than the available account balance at the time of the card transaction.
- Keep detailed receipts of your eligible products you've purchased with your card.

For FSA purchases, the IRS requires receipts to verify eligibility.

For HSA purchases, keep receipts in the event of an IRS audit.

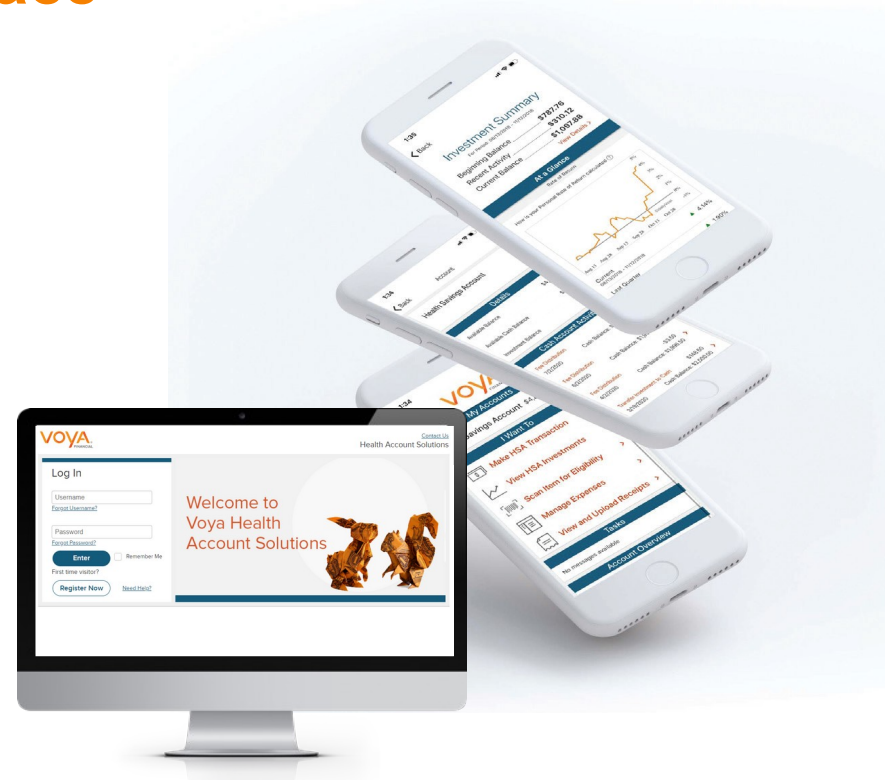


Manage your benefits in one place

Access your account **easily** and **securely** online or on-the-go with our mobile app.

What can you do?

- ✓ Check balances, transaction history and account details
- ✓ Manage alerts and sign up for text notifications
- ✓ Check product eligibility with eligible expense scanner for HSA and FSA
- ✓ Manage HSA investments
- ✓ Access online stores, information on eligible expenses
- ✓ Request a distribution or reimbursement
- ✓ Snap photos of receipts and store them in the app



Manage your benefits in one place

Access your account **easily** and **securely** online or on-the-go with our mobile app.



Online login



App Store



Google Play

App Store is a service mark of Apple Inc. Google Play is a service provided by Google LLC.

Questions?

Customer Service

Call: (833) 232-4673
24x7x365 live customer support

Consumer Portal: <https://myhealthaccountsolutions.voya.com>

Email: HASInfo@voyacom