

What you need to know about your Retirement Medical Trust



One of the benefits offered to eligible employees by the County of San Bernardino is the Retirement Medical Trust (RMT) plan. This is an account that is set up by the County, for eligible employees, to help pay for healthcare costs in retirement.

Please refer to your applicable Memorandum of Understanding, Compensation Plan, Salary Ordinance, or Employment Contract for complete eligibility details.

Here are a few more things you should know about this valuable benefit:

- If eligible, the RMT account is established in your name and held in trust for you until you retire. You may also access any vested balance upon separation from service once you attain Normal Retirement Age.
- All contributions to your account are made by the County of San Bernardino and are based on a percentage of your salary or a percentage of your Sick Leave (as applicable) at the time of separation from service.
- The account is triple tax-free! Neither contributions, nor earnings in the account are taxed, and qualified reimbursements paid out to you from your account are not taxable by federal, state or local agencies when used to pay eligible healthcare expenses.
- After you retire or separate from service and attain Normal Retirement Age, your vested balance can be used to pay for eligible medical expenses, including insurance premiums. You can find a comprehensive list of eligible medical expenses when you log in to your account. (See account access instructions on this page.)
- If you should die with a balance remaining in your RMT account, the balance can be used to pay healthcare benefits to your surviving spouse and qualified dependents. If no spouse or dependents survive the participant, amounts remaining in the account may be forfeited.
- Reimbursements are not permitted for expenses incurred prior to enrollment in the Plan.
- Administrative Fees, fund management fees and other fund operating expenses may apply. Fees depend on the investment option(s) chosen. Please refer to the information booklet and underlying fund prospectus for individual fund fee information.



Set up your online RMT account access!

You can monitor and manage your RMT account online. Once in your account, you can reallocate funds, view your account balance, find a list of eligible expenses and much more.

Log in at
<http://voyacdn.com/hra/genesis>

- Click "Access Your Account"
- For initial login **user name**: Enter your social security number (numerical digits only, no dashes)
- For initial login **PIN**: Enter the last four digits of your social security number

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Where does the money go?

Once eligible for County Contributions, regular, ongoing contributions are contributed into a Vanguard target date fund, selected based on your estimated years to retirement.¹ Once the funds are in your account, you have the ability to re-allocate the funds to a variety of available investment options, and to manage your account online.

One-time contributions of unused Sick Leave are deposited into the Voya Fixed Account at the time of separation (as applicable) from service. Again, once the funds are in your account, you have the ability to re-allocate the funds to a variety of available investment options, and to manage your account online.

Investment choices in the RMT plan are identical to those found in the County's 457(b) Deferred Compensation Plan, with the exception of the Voya Fixed Account.

See the box on the opposite side to set up login credentials for your RMT account.

More questions about your RMT account?

To schedule a meeting to review your investments in the RMT plan, contact a Voya representative by calling **(800) 452-5842** or **(909) 748-6468**.

If you are eligible to submit claims, you may contact Genesis² regarding claims submission or pending claims at **(866) 678-8322**.

The County of San Bernardino is pleased to provide you with your Retirement Medical Trust account. It's one more way we're helping you to be ready for retirement.

cosb.beready2retire.com

Go Online: voyacdn.com/hra/genesis

Contact your representative



¹ Investments in Target Retirement Funds are subject to the risks of their underlying funds. The year in the Fund name refers to the approximate year (the target date) when an investor in the Fund would retire or reach the age of 65. The Fund will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. An investment in the Target Retirement Fund is not guaranteed at any time, including on or after the target date.

² Genesis Employee Benefits, Inc (Genesis) and Voya Financial are not related entities.

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

You should consider the investment objectives, risks, charges and expenses of the variable product and its underlying fund options offered through a Health Reserve Account carefully before investing. The information booklets and underlying fund prospectuses containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Funding Agreements under a Health Reimbursement Arrangement are long-term investment vehicles which allow you to allocate employer contributions among variable investment options that have the potential to grow tax free. Account values fluctuate with market conditions; when withdrawn the principal may be worth more or less than original amount invested.

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