



Susan's Claims 360 Story

Susan was in a fatal car accident and, unfortunately, passed away. Knowing she had life insurance, her son filed a Group Term Life Insurance claim and thought that was it. But when his claims examiner looked at the case, she found there was a claim that he missed. This is what happened next.



[Read Susan's Story](#)



Susan's Claims 360 Story

Susan* passed away instantly in a car accident

She was a mother who left two kids behind in their twenties. Since Susan had Group Term Life Insurance, her son filed a death claim.

When the claims examiner, Anna*, reviewed the claim, it really resonated with her. "I lost both my parents around the same age as this son was when he lost his mother. I couldn't help but relate with what he and his sibling were going through."

As Anna cross-checked this claim for other coverages, she noticed that Susan also had Accident Insurance offered by Voya, and this coverage included an Accidental Death and Dismemberment (AD&D) Insurance rider.



Anna then alerted our Accident Insurance claims team. They opened, approved and paid a \$30,000 AD&D benefit to Susan's two kids, who were her beneficiaries, without requiring any additional paperwork or claim submission.



Susan's kids received an Accident Insurance AD&D benefit of \$30,000 for Susan's covered, accidental death.

"It's rough to lose a parent at that stage in life," Anna said. "When I went through it, I was able to use the money I received to live on my own and go to college. I know firsthand how much of a difference it can make."

Susan's integrated claim process included two insurance products offered by Voya Employee Benefits:



Group Term Life Insurance

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Accident Insurance

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Let's help employees get the most from their benefits

Voya Claims 360 engages and educates employees about their benefits while using innovative claims processes to help boost utilization. Features include an intuitive claims payment model, product-to-product integration, medical claims integration**, formless submissions***, and more — all with the goal of helping employees get the most out of their benefits.

[Learn More About Claims 360](#)



*Names changed.

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This example is based on an actual 2020 claim that utilized product-to-product claims integration. It is provided for illustrative purposes only. The average Accident Insurance benefit amount paid in 2020 was \$1,100.

A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern.

Insurance products are issued by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Voya Employee Benefits is a division of both companies. Product availability and specific provisions may vary by state and employer's plan.

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