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Make sure you're prepared with a little help.

Help protect yourself today by preparing for tomorrow with these benefits.



Be ready.

Be prepared for unexpected events when they happen.


[File a Claim](#)



Accident Insurance

Get a benefit if you have a covered accident that results in specific events like a broken bone, concussion or laceration that requires sutures.

[Learn More](#)

 [Benefit Basics video](#)



Critical Illness Insurance

Getting life back on track after a covered illness is challenging enough. Get insurance that can help with out-of-pocket expenses when you experience a covered illness or condition.

[Learn More](#)

 [Benefit Basics video](#)



Enhanced Voluntary Short Term Disability Income Insurance

Receive benefit payments to replace part of your paycheck when you're injured or ill and can't work.





Life Insurance

Help your family be more financially secure after you're gone. The benefit can be used by your beneficiary for funeral expenses, debts, or anything else they'd like.

[Learn More](#)

[Learn More](#)

 [Benefit Basics video](#)

 [Benefit Basics video](#)


 [Life Insurance Needs Calculator](#)

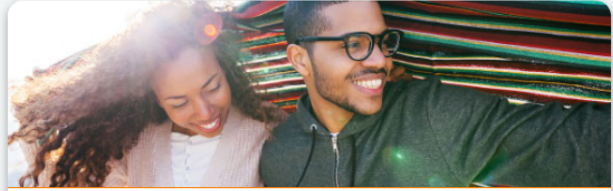


Health FSA

Plan ahead for medical expenses not covered by your insurance plan, such as deductibles, co-pays and prescriptions, with a flexible spending account. Fund your FSA with pre-tax dollars.

[Learn More](#)


 [Benefit Basics video](#)

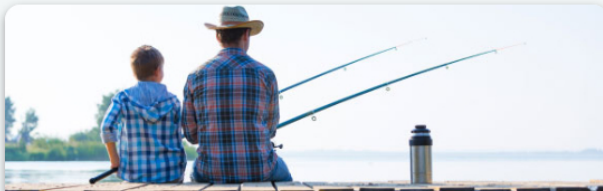


Health Savings Account

Set aside pre-tax funds for eligible medical expenses today, and into retirement.

[Learn More](#)


 [Benefit Basics video](#)



Whole Life Insurance

Help protect the financial future of yourself and your family.

[Learn More](#)

 [Benefit Basics video](#)



Voya Leave Management (VLM)

Get personalized help to guide you through your time away from work.

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Voya Employee Benefits Resource Center



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Accident Insurance

Group Name: XYZ Group

Group Number: 123456-25

[Product Brochure](#)

Highlights



Get benefit payments for specific events when a covered accident happens.

Accident Insurance pays benefits for specific, covered accidents and injuries that happen on or after your coverage effective date. The benefit amount depends on the type of injury you have and the treatment you receive. Accident Insurance is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any benefits.

Your Accident Insurance includes the following benefits:

✓ Accidental Death and Dismemberment (AD&D) coverage

If you are severely injured or die as a result of a covered accident, an AD&D benefit may be payable to you or your beneficiary.

✓ Wellness Benefit

This is a yearly benefit you and everyone covered on your certificate can receive by completing an eligible health screening test.

✓ You can choose to participate in Medical Claims Integration during enrollment*

Medical Claims Integration: Medical claims integration enables your employer-sponsored medical insurance provider to share your medical insurance claims data with us. We can use this data to identify potential claim opportunities under the Voya-offered supplemental health insurance for which you are enrolled. Supplemental health insurance coverages your employer may be offering include Accident, Critical Illness, Specified Disease and/or Hospital Indemnity Insurance.

In order to receive potential claims notifications from Voya, you may opt in by completing the Authorization to Disclose Health Information and providing your email address to receive potential claims notifications. You have the right to revoke the authorization at any time but can only opt into Medical Claims Integration at the time of enrollment*. For more information, contact your employer. Medical claims integration is a service and is not insurance or part of your insurance.

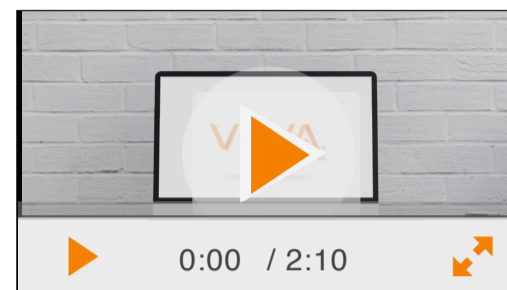
To learn more, [click here](#), or [watch this video](#).

*Opt in may be available outside of your benefits enrollment. Contact your employer for details.

FAQs



Benefit Basics video



Real Life Example

John works full-time, while raising two energetic children and playing in a summer softball league. While sliding into home base, he broke his ankle and tore his ACL. Fortunately, this accident didn't break John's bank account and the benefits minimized the financial impact of his out-of-pocket expenses.



Need to file a claim?

We can help you get started

[Get Started](#)

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Voya Employee Benefits Resource Center



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Critical Illness Insurance

Group Name: XYZ Group

Group Number: 123456-25

[Product Brochure](#)

Highlights



Get benefits for covered illnesses and conditions.

Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition that happens on or after your coverage effective date. Critical Illness Insurance is a limited benefit policy. This is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Additional services included:

Voya Cares®

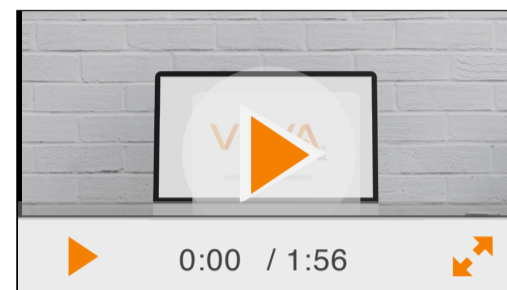
[More Details](#)

FAQs



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Benefit Basics video



Real Life Example

Mike hadn't expected to have a heart attack in his early forties but when he did, he was grateful he had Critical Illness Insurance. While Mike is expected to make a full recovery, his recuperation could have been more challenging had it not been for the benefit paid by his Critical Illness Insurance.

Example out-of-pocket expenses

Medical expenses (Deductible/co-pay)	\$5,000
Everyday expenses	\$2,000
Mortgage payments	\$2,800
Car payment	+ \$800
Total out-of-pocket expenses	\$10,600
Maximum Critical Illness benefit paid	\$10,000
Total benefit paid	\$10,000

This is shown for illustrative purposes only. Actual results may vary. Average Critical Illness Insurance claim paid from 1/1/2022 – 6/1/2022 was \$10,773.55. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.



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Enhanced Voluntary Short Term Disability Income Insurance

Group Name: XYZ Group
Group Number: 123456-25

[Product Brochure](#)

Highlights

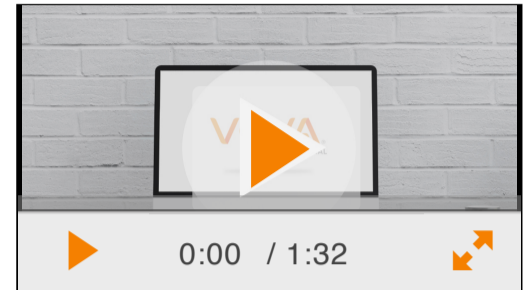
Help protect your finances if you are not able to work.

Enhanced Voluntary Short Term Disability Income Insurance replaces part of your paycheck if an illness, injury or other disability keeps you from your job. When you become disabled, you must complete a waiting period before benefits are payable.

FAQs

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Benefit Basics video



Real Life Example

Tara slipped and fell, causing her to strain her back, which left her unable to do her job. Fortunately, Tara had purchased Enhanced Voluntary Short Term Disability Income Insurance through her employer, which provided her with benefits to replace 60% of her regular pay while she was unable to work. This helped reduce the potential financial strain Tara would have faced without this insurance. Seven weeks later, Tara's back had healed, and she was able to return to work.



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Voya Employee Benefits Resource Center



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Health Flexible Spending Account

Group Name: XYZ Group

Group Number: 123456-25

[Product overview](#)



Use pre-tax dollars to pay for medical expenses not covered by your insurance plan.

A Health Flexible Savings Account (Health FSA) is an employer-sponsored plan that lets you deduct money from your paycheck and deposit it into a special account. Health FSA accounts are exempt from federal income taxes, Social Security (FICA) taxes and, in most cases, state income taxes. The money in a Health FSA can be used for eligible health and/or dependent care expenses that happen while you are participating in the plan.

What are the benefits of a Health FSA?

- A Health FSA is a great way to pay for eligible medical expenses with pre-tax dollars.
- Enjoy potential tax savings with pre-tax deductible contributions and tax-free reimbursements for qualified expenses.
- Quickly and easily access your funds using the debit card for eligible expenses at the cash register, or request to have funds directly deposited into your bank account through the website or mobile app.
- Covers what your health insurance doesn't – like deductibles, co-pays and other eligible expenses.
- Makes reimbursement for expenses easy – the full amount you set aside is available on your first day of coverage.

Additional details

While you do contribute in equal installments throughout the year, the full balance is immediately available for you to use. Before you enroll, you must first decide how much you want to contribute to your account(s). You will want to spend some time estimating your anticipated eligible medical and dependent care expenses for the calendar year.

Be sure to estimate your healthcare expenses carefully as money left unspent in your Health FSA at the end of the year will be forfeited. For more information, please [click here.](#)

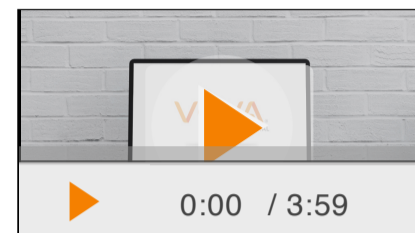
Flexible Spending Accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Administration services provided in part by WEX Health, Inc.

This highlights some of the benefits of a Flexible Spending Account. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and WEX Health, Inc. 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

Educational Videos

[What is an FSA?](#)



Account Access

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advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

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Voya Employee Benefits Resource Center



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Health Savings Account

Group Name: XYZ Group

Group Number: 123456-25

[Product Brochure](#)

[Product overview](#)



Use pre-tax dollars to pay for healthcare and other eligible expenses now and into retirement.

A Health Savings Account (HSA) can be used to pay for qualified medical expenses today, tomorrow and throughout your retirement. Like a Flexible Spending Account (FSA), it's funded with pre-tax dollars—but it's not "use-it-or-lose-it". Your balance carries over each year and can be invested once it reaches a certain amount..

What are the benefits of a HSA?

- An HSA is yours to keep. Funds in your HSA account stay with you, even if you change jobs. Funds that remain in the account continue to grow and accrue interest.
- There is no yearly "use-it-or-lose-it" policy like there is with a Flexible Spending Account (FSA). You can contribute to an HSA until you start receiving Medicare benefits, provided you have a high-deductible health plan.
- When your account reaches the annual maximum, you can invest in mutual funds, furthering the account growth potential to support your medical expense needs today and into retirement.
- Quickly and easily access funds using the debit card at the register for qualified purchases, or request to have funds directly deposited into your bank account through the website or mobile app.
- When you reach age 55, you can contribute an extra \$1,000 per year above the stated yearly IRS contribution limits.
- HSAs do not have required minimum distributions at age 70 1/2.

With an HSA's tax treatment, you can:

- Pre-tax Contributions* are federal, state (in most cases) and FICA tax-free, which lowers your taxable income.
- Spend tax-free*. Withdrawals you use for qualified expenses are tax-free.
- Grow tax-free*. Account interest accumulates tax-free, and if you invest in mutual funds (once your account reaches the annual maximum) any growth due to mutual fund performance grows tax-free.

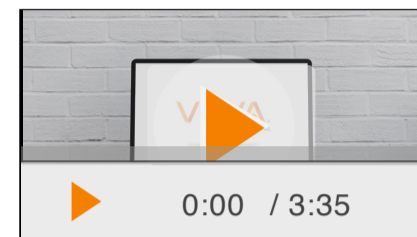
Additional details

You and your employer can deposit money into your HSA account, up to a yearly per-person or family limit set by the IRS. Funds can be withdrawn at any time for qualifying medical expenses.

See [IRS Publication 502](#) for a list of qualifying medical expenses you can pay with an HSA.

Educational Videos

[What is an HSA?](#)



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For more information, please [click here](#).

*HSA contributions and earnings are not subject to federal income tax and, in most states, not subject to state income tax. If any portion of a distribution is not used for qualified medical expenses, that portion is taxable and subject to a 20% federal tax penalty.

Health Savings Accounts offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Custodial services provided by an approved HSA custodian as indicated in the applicable custodian agreement.

This highlights some of the benefits of a Health Savings Account. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and WEX Health, Inc. 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.

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Group Term Life Insurance

Group Name: XYZ Group

Group Number: 123456-25

[Highlights](#)



Help protect your family's financial future after you're gone.

Group Term Life Insurance provides your beneficiaries with a benefit if you pass away during a specific period of time (known as a "term"). Typically, the term of this coverage is one year and renews on a yearly basis, along with your other employer-offered benefits. For a complete description of benefits, exclusions and limitations, refer to your certificate of insurance and riders.

Additional services included:

Voya Cares®

[+ More Details](#)

[? FAQs](#)

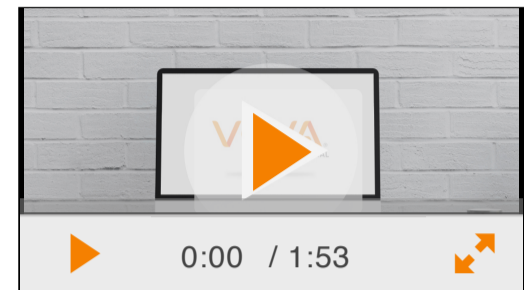


Exclusions and Limitations.

Supplemental Life Insurance coverages have a two-year suicide exclusion from the effective date of coverage or an increase in coverage.

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Benefit Basics video



Real Life Example

Mark and Becky's lives were busy with work, sports and three children. Mark was the breadwinner and Becky was a stay-at-home mom. Mark had been suffering from recurring headaches and was diagnosed with an inoperable brain tumor. Fortunately for their family, Mark had Group Term Life Insurance through his employer. When Mark passed away, Becky was able to use the life insurance benefit to pay for the remaining home mortgage and cover Mark's funeral expenses. There was even enough money to support the family while she transitioned to being a single working parent.

Example Expenses

Total Life Insurance Proceeds	\$180,000
Funeral Expenses	\$8,000
Remaining Mortgage	- \$75,000
Remaining Benefit Amount	\$97,000

This is shown for illustrative purposes only. Actual results may vary. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.



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Voya Leave Management

Group Name: XYZ Group

Group Number: 123456-25

Highlights



Get personalized help to guide you through your time away from work.

During your FMLA leave, a Voya Leave Management Case Specialist will be in touch to help you understand your leave and answer any questions you may have along the way.

What is the Family Medical Leave Act (FMLA)?

The Family Medical Leave Act (FMLA) provides unpaid, job-protected leave for specific family and medical reasons. The length of leave will vary for each situation. As an example, as an eligible employee you may be entitled to:

- Up to 12 work weeks of leave in a 12-month period for:
 - The birth of a child and to care for the newborn child within one year of birth.
 - The placement of a child for adoption or foster care and to care for the newly placed child within one year of placement.
 - To care for the employee's spouse, child or parent who has a serious health condition.
 - A serious health condition, such as a disability, that makes the employee unable to perform the essential functions of his or her job.
 - Any qualifying event/emergency that happens and the employee's spouse, son, daughter or parent is a covered military member and on "covered active duty".
- Twenty-six work weeks of leave during a single 12-month period to care for a covered service member with a serious injury or illness if the eligible employee is the service member's spouse, son, daughter, parent or next of kin (military caregiver leave).

Who is eligible?

FMLA eligibility* requires an the employee to:

- Have worked for the employer for 12 months and worked 1,250 hours during the 12 months prior to the start of leave; and
- Work at a location where the employer has 50 or more employees within 75 miles.

*These are the minimum federal requirements for employers. Many states offer additional leave protection options which are taken into account when you request leave under FMLA.

Service Highlights

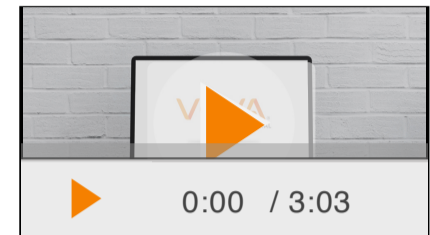
Our team is committed to offering exceptional service that can help you experience a little less stress during what may already be a difficult time. They will help you set up your leaves of absence and make sure you understand your leave options under the law and within your benefit plan.

Our service highlights include the following.

High-touch customer service offers:

Educational Videos

[Filing a Voya Leave Management FMLA claim with STD](#)



Account Access

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- Case Specialists who focus on personalized customer service – they will call you within 48 hours of the receipt of claim notification to share their contact information and explain next steps.
- Less forms for you to fill out due to our outreach to healthcare providers through phone conversations.
- Proactive communication that keeps you informed.

Streamlined claims management offers:

- One assigned Case Specialist to manage all leave types.
- Online or phone communication with guided questions.
- Tracking of remaining leave time.
- Links to other employer programs (i.e. Employee Assistance Programs (EAPs), health programs).

Innovative technology:

- A 24-hour online portal that is accessible by most mobile devices and provides real-time claim status and robust reporting tools.
- The ability to send your Case Specialist a note and download or upload forms.

What should I expect when I file a claim with Voya Leave Management?

During the initial call to report your leave, the intake specialist will explain the FMLA (and if applicable your short term disability coverage) and answer any questions you may have.

- During your initial conversation, you will be advised if you are eligible for FMLA, as well as begin the claim process for FMLA and short term disability.
- You will receive a packet of information that will detail your rights under FMLA leave and help you understand next steps for your claim. If applicable, we will also include employer specific resources.
- We will assign a dedicated Case Specialist for you to work with throughout the duration of your claim.
- We will contact your treating doctors as soon as we have your authorization. Once we receive all required information, we will make a claim decision.
- Your Case Specialist will call you to inform you of the claim decision and help you understand any further requirements of you for the duration of your leave.
- You will also receive combined FMLA and short term disability decision letters when applicable.

Voya Leave Management services are provided in part by Disability RMS, Inc.

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Premier Whole Life Insurance

Group Name: XYZ Group

Group Number: 123456-25

[Product Brochure](#)

Highlights



Get a lifetime of protection for you and your family.

Whole Life Insurance pays a benefit to your beneficiary if you pass away. The insurance coverage you purchase and the payment amounts are guaranteed to be fixed for the life of the policy as long as you meet the required premium payments. Once cash value accumulates, you can borrow against that value at the rate shown in the policy. The death benefit will be reduced by the amount of any outstanding loan and unpaid accrued interest.

Your Premier Whole Life Insurance includes the following benefits:

✓ Accelerated Death Benefit

Provides you with access to your death benefit in the event you are diagnosed with a terminal illness or serious illness or injury. Receipt of the accelerated benefit may be taxable, or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.

✓ Children's Term Insurance Benefit

This benefit offers a fixed amount of term life insurance coverage, and guaranteed issue coverage with one premium rate for all eligible, unmarried, dependent children ages 15 days through 24 years.

- Coverage up to \$10,000 is available.
- One underwriting question at the time of application.
- This benefit cannot be elected after you have chosen to cover your children with an individual child policy.
- Features a conversion privilege that allows coverage to be maintained through the balance of the insured's life.

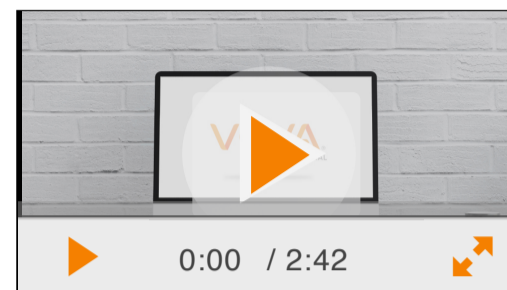
✓ Long Term Care Benefit

Designed to allow you to receive an accelerated payment of your death benefit if you are receiving qualified care to assist with daily living, including home health care, adult day care or confinement to a long term care facility. Receipt of the accelerated benefit may be taxable, or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.

Additional services included:

**Tomorrow's Scholar Group
529 Plan**

Benefit Basics video



Real Life Example

Miles and Alex spent their lives building their careers, raising two boys, and participating in community organizations. The year before they were both set to retire, Alex was diagnosed with an aggressive and terminal cancer. Fortunately, Miles had purchased Premier Whole Life Insurance for himself and Alex years ago. After Alex passed, Miles was able to use Alex's life insurance benefit to cover their funeral expenses and pay off the remaining mortgage. There was even enough money for Miles to invest in retirement.



Need to file a claim?

We can help you get started

[Get Started](#)

[⊕ More Details](#)

[? FAQs](#)



This is a summary of benefits only and not a contract. Read your policy and riders carefully for exact terms and conditions. This policy has exclusions and terms under which the policy may be continued in force or discontinued. This product is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. Policy Form #RL-WL2-POL-07. Form numbers, availability and provisions may vary by state.

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i We're ready to answer your questions about COVID-19 claims. [Learn more here.](#)

Voya Employee Benefits Resource Center



[Enroll Now](#)

Need to file a claim? We can help get you started.

Be sure to take note of the Group Name and Number since you will need that information to file your claim.

Accident Insurance

Group Name: XYZ Group

Group Number: 123456-25

[Claims Checklist/ FAQs](#)

[View Plan Details](#)

Don't forget to file your wellness claim.

Critical Illness Insurance

Group Name: XYZ Group

Group Number: 123456-25

[Claims Checklist/ FAQs](#)

[View Plan Details](#)

Enhanced Voluntary Short Term Disability Income Insurance

Group Name: XYZ Group

Group Number: 123456-25

[View Plan Details](#)

Group Term Life Insurance

Group Name: XYZ Group

Group Number: 123456-25

[View Plan Details](#)

Health Flexible Spending Account

Group Name: XYZ Group

Group Number: 123456-25

[View Plan Details](#)

Health Savings Account

Group Name: XYZ Group

Group Number: 123456-25

[View Plan Details](#)

Premier Whole Life Insurance

Group Name: XYZ Group

Group Number: 123456-25

[View Plan Details](#)

Voya Leave Management

Group Name: XYZ Group

Group Number: 123456-25

[View Plan Details](#)

[Get Started](#)

You will now be directed to the Voya Claim Center to complete your claim.



Before you begin

In order to complete your claim, you may need the following information about the policy holder and claimant(s):

- Date of birth
- Social security number
- Insurance Information (including Group Name and Group Number)
- Mailing address
- Banking information if applicable

For questions regarding your claim, call the Voya Claim Center at **877-236-7564**.



Remember to file your annual Wellness Benefit Claim.

If you are covered under Accident Insurance and have completed a health screening test such as a mammogram, chest x-ray, blood test, colonoscopy, or other covered tests, make sure you file your Wellness Benefit claim today.

[Get Started](#)

[Claims Checklist/ FAQs](#)

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Enroll Now

About Voya Financial®

We want to make a secure financial future possible for all Americans, one person, one family and one institution at a time.



Fortune
500
Company

14.8
Million
individual and
institutional customers¹



¹Q1 2021 Voya Financial Fact Sheet

Voya Cares

Through its Voya Cares® Program, Voya Financial helps the disabilities community—which can include people with disabilities, special needs and caregivers—plan for their futures. This is a large and underserved group with the same goals as everyone else, but with some additional considerations. We offer educational resources, solutions and advocate for inclusion. Voya Cares is not insurance coverage. It is a service offered through the Voya® family of companies.

1 in 4

Adults report a disability of any kind.¹

1 in 5

Americans are caregivers, providing care to an adult or child with special needs.²


65%
of employees with disabilities and special needs are concerned that the money they have or will save won't last.³

[LEARN MORE >](#)

¹ Okoro CA, Hollis ND, Cyrus AC, Griffin-Blake S. Prevalence of Disabilities and Health Care Access by Disability Status and Type Among Adults — United States, 2016. MMWR Morb Mortal Wkly Rep 2018;67:882–887.

² Caregiving in the U.S.: 2020 Report. AARP and National Alliance for Caregivers, May 2020

³ For the Benefit of All: How Organizations Win When They Recognize and Support Caregivers and Employees with Disabilities”, Voya Financial, May 2019, voyacares.com/forthebenefitofall.

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