

Voya Employee Benefits

At a glance



You need someone who is there for you – to answer questions, provide consultative expertise, and to help your clients get the most out of the solutions you've chosen. We are committed to staying at the forefront of product-related questions and equipping you with the information you need to remind the people you serve about their applicable benefits. This focus on superior customer service continues into the flexible approach we take when building solutions. We'll be by your side every step of the way.

Insurance options

Stop Loss Insurance

- Individual Excess Risk
- Aggregate Excess Risk

Supplemental Health Insurance

- Critical Illness Insurance
- Specified Disease Insurance
- Accident Insurance
- Hospital Indemnity Insurance

These are limited benefit policies. They are not health insurance and do not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Life Insurance

- Group Term Life Insurance
- Whole Life Insurance
- Lifetime Life Insurance*

Disability Income Insurance

- Short Term Disability Income Insurance
- Long Term Disability Income Insurance

Non-insurance options

We offer access to additional non-insurance services that can help your employees navigate life's ups and downs with products that can assist at work, home and on the road.

Leave Management Solutions

- Voya Leave Management

Health Account Solutions

- Health Savings Account
- Health Flexible Spending Account (FSA)
- Limited Purpose FSA
- Dependent Care FSA
- Commuter Benefit Accounts
- Health Reimbursement Arrangements
- COBRA Administration
- Retiree/Direct Billing Administration

Non-Insurance Services*

- Employee Assistance Programs*
- Voya Travel Assistance*
- Bereavement Support, including Funeral Support & Estate Planning - Life Vault**
- Concierge Caregiving Services*
- HealthChampion® Plus*

myVoyage

- Personalized Enrollment Guidance and Planning Tool

ReliaStar Life Insurance Company (Minneapolis, MN) and
ReliaStar Life Insurance Company of New York, (Woodbury, NY)
members of the Voya® family of companies

* Not available in New York. Availability may vary by product and state.

** In New York, only funeral planning is available.



Plan. Invest. Protect.

Taking care of our customers



Excellent customer service

Questions and concerns are answered by a highly-trained customer service team prepared to offer dedicated support.



Innovative claims integration

Voya Claims 360 helps employees get the most from their benefits when they've experienced a covered event.



Flexible offerings

Product offerings are tailored to an employer's needs and can be built on an array of enrollment platforms or benefits administration systems.



The Voya Cares program is an extension of our mission to help all Americans plan, invest and protect their financial future. We are committed to making a positive difference from birth through aging in the lives of people with disabilities and their caregivers by providing advocacy, resources and solutions. Learn more by visiting [VoyaCares.com](https://www.savvifi.com). Voya Cares is not insurance coverage. It is a service offered through the Voya® family of companies.



For more information, please contact your local **Voya Employee Benefits** sales representative. Visit **[Voya.com](https://www.voya.com)** to learn more.

Voya Financial and its affiliated companies (collectively, "Voya") are making available to you the Personalized Enrollment Guidance tool offered by SAVVI Financial LLC. ("SAVVI"). Voya has a financial ownership interest in SAVVI, including representation on SAVVI's board of directors, and also maintains business relationships with SAVVI that create an incentive for Voya to promote SAVVI's products and services and for SAVVI to promote Voya's products and services. Please access and read SAVVI's Firm Brochure which is available at this link: <https://www.savvifi.com/legal/form-adv>. It contains general information about SAVVI's business, including conflicts of interest.

Products and services offered through the Voya® family of companies.

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Custodial services provided by Voya Institutional Trust Company.

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

Employee Assistance Program (EAP) services and HealthChampion® Plus are provided by ComPsych® Corporation, Chicago, IL. Not available in New York.

Voya Travel Assistance services are provided by International Medical Group, Indianapolis, IN. Availability may vary by state and product. Not available in New York.

Bereavement Support, including Funeral Support and Estate Planning is provided by The Empathy Project, Inc, New York, NY. Provisions and availability of each service may vary by state. LifeVault digital legacy planning is provided by The Empathy Project, Inc., New York, NY. Provisions and availability of each service may vary by state. In New York, only funeral planning is available.

Caregiving Concierge services are provided by Family First, Inc. Boston, MA. Provisions and availability of each service may vary by state. Available with Lifetime Life Insurance and Voya Leave Management.

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

Insurance is 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. Form numbers, product availability and specific provisions may vary by state.

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Plan. Invest. Protect.