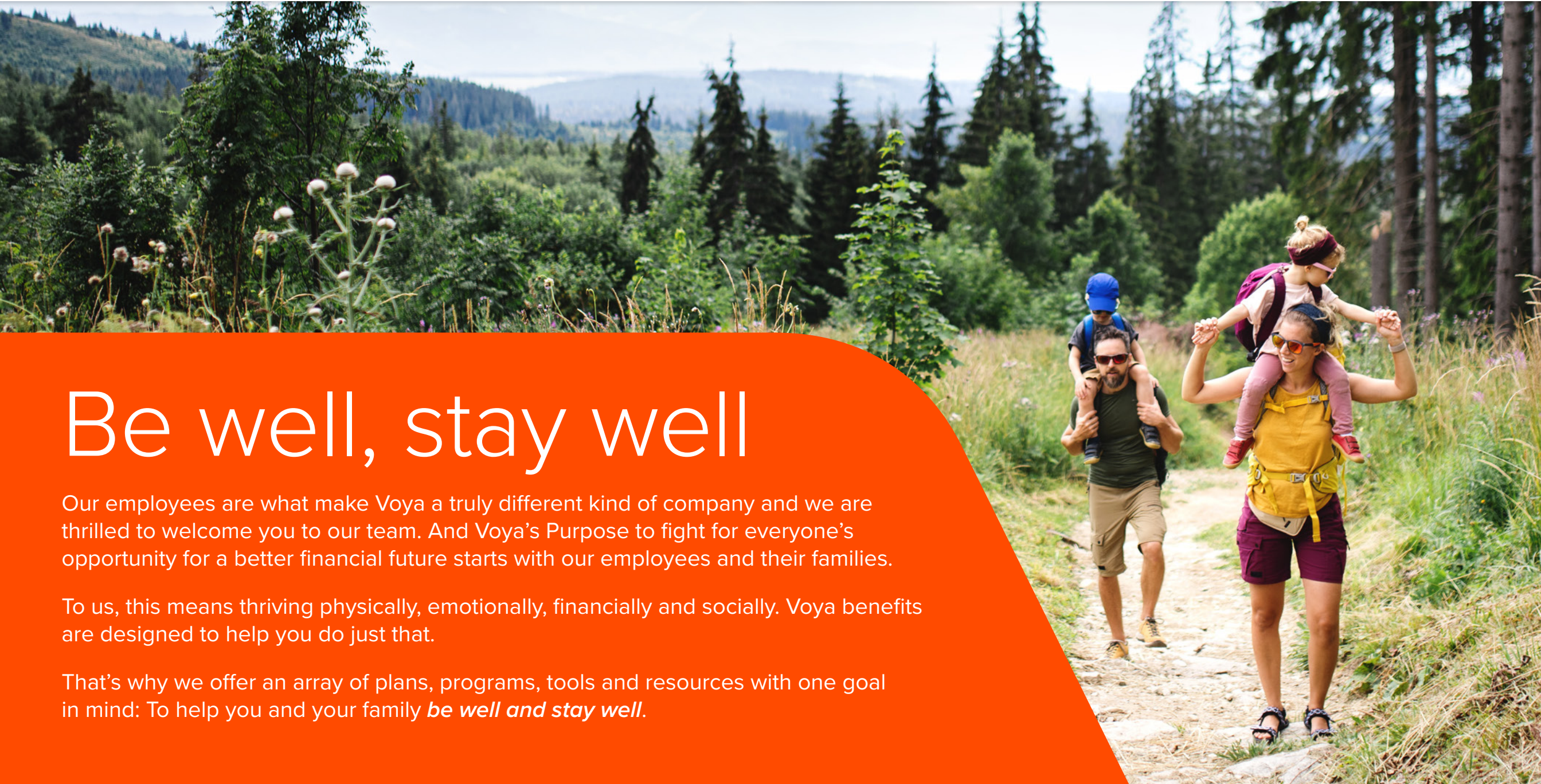


Be well, stay well

Our employees are what make Voya a truly different kind of company and we are thrilled to welcome you to our team. And Voya's Purpose to fight for everyone's opportunity for a better financial future starts with our employees and their families.

To us, this means thriving physically, emotionally, financially and socially. Voya benefits are designed to help you do just that.

That's why we offer an array of plans, programs, tools and resources with one goal in mind: To help you and your family *be well and stay well*.



Enrolling for coverage

What is the deadline to enroll?

You must enroll for benefits within 30 days of your hire date. Your elections will be effective from your date of hire through December 31.

What if you don't enroll?

If you do not enroll within 30 days from your hire date, you will not be enrolled in any of Voya's health care, ancillary or voluntary plans. You will receive default coverage in company-provided benefits such as short-term disability, basic long-term disability, basic life insurance and business travel accident insurance. Your next opportunity to enroll in benefits will be during the next annual enrollment period.

What if you want to make a benefit change mid-year?

If you experience a qualified life event — such as a change in marital status, birth of a child or death of a dependent — you can make changes to your benefit elections during the year. You must make any changes generally within 30 days of the event and up to 90 days for a birth or adoption of a child. The coverage change you make must be consistent with your status change.

Upon hire, more information about benefits, qualified life events and enrollment will be available on our benefits platform. For additional questions, you will be able to call the Benefits Service Center.

Benefits highlights

Health care

Benefit options	What you need to know
<p>Health plans</p> <ul style="list-style-type: none"> • UnitedHealthcare (UHC) Choice Plus network – Consumer Plan • UnitedHealthcare (UHC) Choice Plus network – Traditional Plan • UnitedHealthcare Out-of-Area Plan (only available in areas without adequate network access) • Kaiser Permanente – Hawaii HMO 	<p>All the plans provide prescription drug coverage, and many in-network preventive care services are covered at 100%.</p> <p>The Consumer Plan is a high deductible option that offers you the opportunity to participate in a Health Savings Account (HSA) with an employer contribution. See page 5 for more information.</p> <p>The Traditional Plan is a tiered copay plan, has a lower deductible and a higher premium than the Consumer Plan.</p> <p>If your home address is outside of the plan's network area, or if you live in Hawaii, you may have other options. The enrollment website will only show the options available to you.</p>
<p>Health support programs and tools</p> <ul style="list-style-type: none"> • Virtual visits • Advocacy services • Personal health support • Orthopedic health support • Women's health services • Behavioral health family support 	<p>Our health plan administrator, UHC, provides a number of programs and tools available to support you and your covered dependents at no cost.</p>

Benefit options	What you need to know
<p>Prescription drug coverage</p> <p>Prescription drug coverage is part of your Voya health plan, administered through Costco Health Solutions (CHS).</p>	<p>Coverage includes both retail and mail service benefits, plus a member portal you can use to check coverage, find pharmacies and estimate prescription drug costs.</p>
<p>Dental plan</p> <p>Voya offers comprehensive dental benefits through Delta Dental. You can use either in- or out-of-network providers, but in-network providers offer negotiated discount pricing, which saves you money.</p>	<p>Voya's dental benefits provide preventive dental care free of charge. The plan covers other eligible services at 50% or 80% after you pay the deductible, up to plan limits. Orthodontic care is available for adults and children, covered at 50% after the deductible, up to the lifetime maximum.</p>
<p>Vision plan</p> <p>Voya offers voluntary vision coverage and discounts through Vision Service Plan (VSP). You can use in-network vision providers and pay only a copayment for most expenses; or you can use an out-of-network provider and be reimbursed for part of your costs when you submit a claim.</p>	<p>Coverage includes annual exams and discounts for glasses and/or contact lenses through VSP's large provider network.</p>



Benefits highlights

Well-being resources

Benefit options	What you need to know
<p>Employee Assistance Program (EAP) and Work Life Services</p> <p>The EAP, offered through Lyra Health, provides no-cost, confidential assistance and support for a range of issues. You and your family have 24/7 access to counselors, plus up to 10 in-person sessions per year.</p>	<p>Additional services include:</p> <ul style="list-style-type: none"> • Guided self-care with personalized coaching; • On-demand access to a self-care library; and • 24/7 confidential support for managers who have concerns about an employee’s mental well-being.
<p>Diabetes and weight management</p> <p>Teladoc empowers you with tools, insights and expert support to help you reach your health goals. The program combines top technology with expert coaching to support you in managing diabetes or diabetes prevention, hypertension and weight management.</p>	<p>The programs are available at no cost to qualified employees and eligible dependents enrolled in a Voya health plan.</p>
<p>Women and family planning support</p> <p>Maven Clinic offers support for a variety of fertility and family planning issues, including adoption and surrogacy, UI and IVF, pregnancy, return-to-work support, menopause support and more.</p>	<p>All employees and spouses/domestic partners enrolled in a Voya health plan are eligible to participate in this program at no cost.</p> <p>The program includes access to a personal care advocate, video chat or messaging with top-rated providers and provider-led virtual classes.</p>

Benefit options	What you need to know
<p>Cancer support</p> <p>Get cancer support from experts at AccessHope when you need it.</p>	<p>All employees and spouses/domestic partners enrolled in a Voya health plan are eligible to participate in this program at no cost.</p> <p>The program includes access to a cancer support line with experienced oncology nurses, expert advisory review of your diagnosis and treatment, and accountable precision oncology for complex diagnoses, all in collaboration with your physician.</p>
<p>LGBTQIA+ community support</p> <p>FOLX Health offers comprehensive services for the LGBTQIA+ community. With its diverse network of specialized providers, it offers access to affirming and joyful health care experiences that celebrate an employee’s identity and honors their choices.</p>	<p>FOLX Health membership is provided to employees at no cost.</p>
<p>Independent health advocacy</p> <p>Health Advocate provides personalized assistance to help you resolve health care and insurance issues, saving you time and money.</p>	<p>All employees and spouses/domestic partners, dependent child(ren) and parents/parents-in-law are eligible to participate in this program at no cost.</p> <p>Plus, employees and eligible dependents who are enrolled in one of Voya’s health care plans have access to Cleveland Clinic’s MyConsult® Online Medical Second Opinion Program.</p>

Benefit options	What you need to know
<p>Family back-up care</p> <p>Through Bright Horizons, you have access to support care and education needs for you and your family.</p>	<p>Bright Horizons offers various programs including back-up child care, full-time child care, adult and elder care, virtual tutoring sessions and academic support.</p>



Benefits highlights

Tax-advantaged accounts

Benefit options	What you need to know
<p>Health Savings Account (HSA)</p> <p>If you participate in the Consumer Plan, you can contribute to an HSA to pay for eligible health care expenses (including your deductible) or save it for future health care expenses (including in retirement).</p>	<p>Voya also contributes to your HSA. (You must enroll in the HSA to receive the contribution.) The contribution amount depends on your health plan choice and coverage level.</p> <p>Contributions to the HSA are tax-free, interest earned on your balance is tax-free, and the money you spend on qualified health expenses from the account is tax-free.</p>
<p>Limited Purpose Flexible Spending Account (FSA)</p> <p>The Limited Purpose FSA allows you to save money on a pre-tax basis to pay for eligible dental and vision out-of-pocket costs. The Limited Purpose FSA is only for employees also participating in an HSA. You can pay for care with an FSA debit card.</p>	<p>You may contribute to the Limited Purpose FSA, but Voya does not contribute to the account.</p> <p>The money in the account does not roll over year to year — you must use it or lose it.</p>
<p>Health FSA</p> <p>The Health FSA allows you to save money on a pre-tax basis to pay for eligible medical, dental and vision expenses that aren't covered by your health plan or elsewhere. You cannot enroll in the Health FSA if you are enrolled in an HSA. You can pay for care with an FSA debit card.</p>	<p>You may contribute to the Health FSA, but Voya does not contribute to the account.</p> <p>The money in the account does not roll over year to year — you must use it or lose it.</p>

Benefit options	What you need to know
<p>Dependent Care FSA</p> <p>The Dependent Care FSA allows you to save money on a pre-tax basis to pay for eligible dependent care expenses so that you are able to work. Eligible dependents include children under age 13 or disabled dependents.</p>	<p>You may contribute to the Dependent Care FSA, but Voya does not contribute to the account.</p> <p>The money in the account does not roll over year to year — you must use it or lose it.</p>
<p>Commuter Benefit Spending Accounts</p> <p>The transit account allows you to save money on a pre-tax basis to pay for eligible commuter transit expenses, such as bus, light rail, train or subway tickets.</p> <p>The parking account allows you to save money on a pre-tax basis for eligible expenses associated with parking at work or parking near a location from which you commute to work by way of public transportation, carpool or commuter highway vehicle.</p>	<p>You can roll over any amount left in the Commuter Benefit Spending Accounts at the end of the year into the following year.</p>



Benefits highlights

Income protection and supplemental insurance

Benefit options	What you need to know	Benefit options	What you need to know	Benefit options	What you need to know
<p>Basic life and accidental death and dismemberment (AD&D) insurance</p> <p>Voya provides eligible employees with basic life and AD&D coverage of one times your eligible pay or \$50,000.</p>	<p>This is company-paid group term coverage and does not require Evidence of Insurability (EOI).</p> <p>You may elect the \$50,000 option to avoid paying imputed income taxes if your eligible pay is greater than \$50,000. If you initially elect \$50,000, you may later change to one times your eligible pay without EOI.</p>	<p>Supplemental personal and family AD&D insurance</p> <p>For an additional layer of protection, you can purchase supplemental personal and family AD&D insurance that pays benefits if you or a covered dependent dies or is severely injured in an accident.</p>	<p>The actual benefit paid depends on the injury. You may elect:</p> <ul style="list-style-type: none"> • Up to five times eligible pay up to \$1.5 million* for yourself; • Up to \$200,000 for your spouse/ domestic partner; and • Up to \$50,000 for eligible children. <p>* Combined with basic AD&D insurance</p>	<p>Long-term disability (LTD) insurance</p> <p>Voya provides eligible full-time employees with basic LTD coverage. This insurance pays you a percentage of your eligible pay in the event of prolonged absence from work due to illness or injury.</p>	<p>LTD benefits begin paying after a 26-consecutive-week waiting period for a certified disability:</p> <ul style="list-style-type: none"> • 50% of eligible pay up to \$10,000 per month.
<p>Supplemental and dependent life insurance</p> <p>You have the opportunity to purchase additional group term life insurance for you and your eligible spouse/ domestic partner or child(ren).</p>	<p>Depending on when you make your election and how much is approved, you may be required to submit EOI. You may elect:</p> <ul style="list-style-type: none"> • Up to five times eligible pay up to \$1.5 million* for yourself; and • Up to \$100,000 for your spouse/domestic partner; and • Up to \$15,000 for eligible children. <p>* Combined with basic life insurance</p>	<p>Business travel accident (BTA) insurance</p> <p>Voya provides company-paid BTA insurance of five times eligible pay to all eligible employees. The coverage pays benefits if you die in an accident while traveling on Voya business.</p>	<p>Your beneficiaries would receive a minimum of \$100,000 and a maximum of \$750,000.</p>	<p>Supplemental LTD insurance</p> <p>You can choose between three supplemental LTD plans to add to your basic LTD coverage. If you apply and are approved for coverage paid for with pre-tax dollars, any benefit paid to you is taxable. If you apply and are approved for coverage paid for with post-tax dollars, any benefit paid to you is not taxable.</p>	<p>You may apply for:</p> <ul style="list-style-type: none"> • 60% of pay up to \$15,000 per month paid with either pre- or post-tax premiums; or • 70% of eligible pay up to \$20,000 per month paid with pre-tax premiums.
		<p>Short-term disability (STD) coverage</p> <p>Voya provides eligible full-time employees with basic STD coverage. This insurance pays you a percentage of your eligible pay in the event of prolonged absence from work due to illness or injury.</p>	<p>STD benefits begin paying after a one-week waiting period for a certified disability:</p> <ul style="list-style-type: none"> • 100% of eligible pay between weeks two and seven; and • 80% of eligible pay between weeks eight and 26. 	<p>Supplemental health insurance</p> <p>Voya offers supplemental health insurance products that provide benefits in the event of a covered critical illness/specified disease, accident or hospitalization that occurs on or after your coverage effective date.</p>	<p>You may purchase coverage for:</p> <ul style="list-style-type: none"> • Accident insurance • Critical illness insurance (not available in New York) • Specified disease insurance (available in New York only) • Hospital indemnity insurance

Benefits highlights

Additional benefits

Benefit options

Legal insurance and identity theft protection

Voya offers UltimateAdvisor® legal insurance through ARAG for help with a variety of common legal issues and reduced-fee benefits for other issues. The plan also features identity theft protection, providing full-service identity restoration and lost wallet services with coverage of up to \$1 million.

Volunteerism and giving

Voya offers several volunteering opportunities, and you can receive paid time off when you participate in community activities during regular work hours. Additionally, if you volunteer 50 or more hours of your own time to an eligible nonprofit organization, Voya will make a matching gift. Voya also matches employee gifts to eligible organizations dollar-for-dollar, up to \$5,000.

Adoption assistance

If you choose to adopt a child who is under the age of 18, you may receive up to \$5,000 toward qualified adoption expenses.

Caregiving assistance

This benefit offered through Wellthy matches you with a dedicated care coordinator to help you care for loved ones who are aging, chronically ill, disabled or need medical care.

Benefit options

Student loan repayment assistance

This program provides education loan repayment assistance to eligible employees.

Paid time off

Paid Time Off (PTO) at Voya provides flexibility and choice to help you balance your work and personal life through a combination of vacation and sick time.

Parental leave

To support the birth, adoption or fostering of a child, eligible employees may receive parental leave benefits for bonding activities related to the care and well-being of a newborn or adopted child.

Tuition reimbursement

You may receive financial assistance for approved educational courses if you choose to continue your education in areas that will improve your present job performance.

Pet insurance

Pet insurance through Nationwide offers a choice of reimbursement options so you can find coverage customizable to your pet care needs.



Benefits highlights

Retirement

Benefit options	What you need to know
<p>Voya 401(k) Savings Plan</p> <p>You are eligible to participate in the Voya 401(k) Savings Plan on day one of your employment — there is no waiting period. If you do not elect to enroll within 60 days of when your employment begins, you will automatically be enrolled in the plan and will contribute 6% of your pay on a pre-tax basis. You can change this election at any time.</p>	<p>You may contribute between 1% and 50% of your eligible compensation each pay period, up to IRS limits.</p> <p>Voya matches your contributions dollar-for-dollar up to 6% of your eligible compensation each pay period up to the annual IRS contribution or compensation limit, whichever is reached first. Catch-up contributions are not matched.</p> <p>The plan's vesting schedule for the Company's matching contributions is 25% per year of service and 100% vested after four years of service.</p>
<p>Voya Retirement Plan</p> <p>Voya provides a non-contributory cash-balance retirement plan.</p>	<p>Voya credits an amount equal to 4% of your eligible pay each month to your cash-balance benefit. Interest on the cash-balance benefit is credited monthly. You become fully vested in your cash-balance benefit after three years of service.</p>
<p>Voya retiree medical plan</p> <p>Voya's retiree medical plan helps you transition to retirement by providing access to health insurance coverage during early retirement until you become eligible for Medicare coverage.</p>	<p>To be eligible, you must be age 55 or older and have completed at least five consecutive years of service when you leave active employment with Voya.</p>



Important information about this benefits highlighter:

This benefits highlighter is only a summary of the Voya benefit programs. It does not attempt to cover all of the details of any plan. These are contained in the official plan documents and insurance contracts that govern the various plans within the benefit programs. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the official plan documents and 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 official documents, the plan and policy documents will govern. Participation in a Voya Benefits program does not give you the right to be employed by the company, nor does it give you the right to claim any benefit not covered by the plan(s). Voya reserves the right to change or terminate any plan at any time without prior notice. More detailed information on a particular benefit plan may be found in the Summary Plan Description for that plan, which is available online by visiting our benefits platform. To keep coverage in force, premiums are payable up to the date of coverage termination. 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. Product availability and specific provisions may vary by state.