



Critical Illness Insurance options

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ReliaStar Life Insurance Company,
a member of the Voya® family of companies

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Our Critical Illness Insurance has been updated to offer a selection of refreshed or new benefit provisions and/or options. Critical Illness Insurance pays a benefit when the insured is diagnosed with a covered critical illness or condition that occurs on or after their coverage effective date. This coverage can help lessen the financial impact of any out of pocket expenses or costs insureds may experience. Greater product flexibility and coverage options mean employers help to strengthen their overall benefits program.

What new options are available?

- Maximum limitation options include a no plan maximum
- Sudden cardiac arrest available in the Base Module
- Infectious disease and Wellness enhancements that recognize COVID-19
- Molecular or antigen test (Coronavirus included) under the Wellness benefit
- Clarified provisions for stroke, sudden cardiac arrest, heart attack, and major organ transplant
- Increased flexibility around separation periods between diagnoses

More flexibility can help employers to further customize plans that best fit their employee populations.

Additional benefits options

- **Infectious Condition Additional Benefit Rider:** This pays a benefit upon diagnosis of an infectious condition and/or hospital confinement due to an infectious condition. The employer will choose whether or not to offer this rider and the coverage amounts. Availability may vary by state.
- **Absence from Employment Premium Waiver Rider:** If an employee is on an employer-approved Leave of Absence such as FMLA, furlough, temporary layoff, material change in work schedule, or quarantine, and has met any applicable waiting period of requirements, the employee's premiums, including premiums for riders, are waived for a specified period of time.
- **Wellness:** The child Wellness benefit now aligns to the employee/spouse benefit amounts with no "maximum for all children" option available.

Additional benefits options

- **Computerized Cognitive Behavioral Therapy (CCBT):** Our HealthChampion® Plus value-added service now includes the option to add CCBT services. This service, provided through ComPsych Corporation, provides evidence-based digital self-care tools to directly address behavioral health issues in a user-friendly fashion. This program provides a focus on mental exercises that help users eliminate stress and become aware of mental barriers related to anxiety, relationships, insomnia, depression, stress, bullying, pain, COVID-19, and more. Employer must have HealthChampion® Plus in order to include this option.



For costs and complete details of this coverage, please contact your local Voya Employee Benefits sales representative. Visit [Voya.com](https://www.voya.com) to learn more.

CCBT and HealthChampion® Plus services are provided by ComPsych® Corporation, Chicago, IL.

This is a summary of benefits only. 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. To keep coverage in force, premiums are payable up to the date of coverage termination. Critical Illness Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form #RL-CI4-POL-16; Certificate form #RL-CI4-CERT2-20; Absence from Employment Premium Waiver Rider form #RL-CI4-AEPW-20; Wellness Benefit Rider form #RL-CI4-WELL2-20; Infectious Condition Additional Benefit Rider form #RL-CI4-ICBR-22; Additional Services Rider form #RL-CI4-VAS-20. Form numbers, provisions and availability may vary by state.

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