

# New and improved Accident Insurance offerings



In 2012 Voya Employee Benefits launched an innovative product to the marketplace called Compass Accident Insurance. We continue to evolve to meet the changing needs of our customers and are excited to announce the launch of our new and improved Compass Accident Insurance product.

## Improved plan design

We've added benefits to make our product more robust than ever and increased our payout amounts. This provides even greater financial protection to employees and their families. Plus, we've added more flexibility, so employers can choose the benefit levels and optional benefits that best fit their needs and complement their unique benefits program.

## New benefits

- **Sports Accident Benefit:** If a covered employee, spouse or child has an accident while participating in an organized sporting activity, the accident hospital care, accident care or common injuries benefits will be increased by 25%, to a maximum additional benefit of \$1,000.
- **Health System Benefit:** If a covered employee, spouse or child receives services for their accident at a facility that is owned by the employer/organization, the accident hospital care, accident care or common injuries benefits will be increased by 25%, to a maximum additional benefit of \$1,000. This encourages employees to use their employer's facilities, helping employers save on medical costs for their group.
- **Urgent care facility treatment:** Many accidents don't require a trip to the emergency room, which is why we now offer a benefit for the examination and treatment received at an urgent care facility.
- **Chiropractic treatment:** Covered employees can now receive a benefit for themselves, their spouses and children for the examination and treatment received from a chiropractor as a result of a covered accident.

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. Policy Form #: RL-ACC3-POL-16. Certificate Form #: RL-ACC3-CERT-16. Form numbers, provisions and availability may vary by state.

Accident Insurance is 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.

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