



Disability Income Coverage

Product capabilities

For broker and employer use only.

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

PLAN | INVEST | PROTECT

VOYA[®]
FINANCIAL

Disability Income Coverage

Take advantage of products and services that can help simplify and streamline your Disability program.



We know that every company approaches Disability differently. The products offered by Voya Employee Benefits include a full suite of Disability services that work together to help meet your needs and simplify the administrative process.

Products

Self-funded Short Term Disability

- Advice-to-Pay (ATP)
 - Advice to Pay - Duration
 - Advice to Pay – Amount
 - Advice to Pay – Duration and Amount
- Administrative Services Only (ASO)

Fully-insured

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

Our standard method of ASO claims funding is to pay the claim from our account and then bill for reimbursement. This simplifies the claims payment process and doesn't require any pre-fund or bank account access for the employer.

Self-funded Short Term Disability

You should be able to choose a program that fully meets your needs.

Whether you self-fund your Short Term Disability for cost-containment or customization reasons, we have the solutions to meet your unique needs. You may customize your program by including the services that are most important to you.

Solution options

	Advice to Pay	Advice to Pay – Duration	Advice to Pay – Amount	Advice to Pay – Duration and Amount	ASO
Claims intake					
Telephonic	✓	✓	✓	✓	✓
Paper	✓	✓	✓	✓	✓
Web	✓	✓	✓	✓	✓
Claims management					
Dedicated Claim Analyst	✓	✓	✓	✓	✓
Actively pursue medical information on behalf of employee	✓	✓	✓	✓	✓
Comprehensive review of claim	✓	✓	✓	✓	✓
Claim decision recommendation (Pay, Pend, Deny)	✓	✓	✓	✓	✓
Ongoing claim management	✓	✓	✓	✓	✓
Claim durational guidance		✓	✓	✓	✓
Claim amount guidance			✓	✓	✓
Check cutting services					✓
Direct deposit available	✓	✓	✓	✓	✓
Nurse case review	✓	✓	✓	✓	✓
Physician case review*	Optional	Optional	Optional	Optional	Optional
Independent medical exam* or functional capacity exam	Optional	Optional	Optional	Optional	Optional
First level appeal	✓	✓	✓	✓	✓
Second level appeal (fiduciary responsibility)	Employer discretion	Employer discretion	Employer discretion	Employer discretion	Employer discretion
Integration with FMLA*	✓	✓	✓	✓	✓
Vocational rehabilitation**	Optional	Optional	Optional	Optional	Optional
Worksite evaluation/modification**	Optional	Optional	Optional	Optional	Optional
Occupational assessment**	Optional	Optional	Optional	Optional	Optional
Administrative support					
Service agreement	✓	✓	✓	✓	✓
Standard report suite	✓	✓	✓	✓	✓
Electronic employer notifications (Approve, deny)	NA	NA	NA	NA	✓
Tax reporting					✓
Audit & Quality Assurance Program	✓	✓	✓	✓	✓
Employee ID cards (available with telephonic claim groups)	✓	✓	✓	✓	✓
Employee EOB provided with claim check					✓
Employer EOB available with online reporting					✓
FICA withholding and W2 preparation					✓
FICA match**					Optional
Performance guarantees	✓	✓	✓	✓	✓

*Absence management services are provided by FMLASource® Inc, a ComPsych® company, Chicago, IL.

**Additional charges may apply

Fully-insured Short and Long Term Disability

Having an employee on Disability can be stressful for all involved. From the employee and their family, to the manager and coworkers, to your bottom line, all are affected in some way. Our flexible options allow you to build a Disability benefit plan that matches your strategy and culture by providing supportive claims management. This can help to simplify the experience for the employee and reduce your administrative concerns.

Who can be covered?

Your full-time employees, generally working 30+ hours per week, are eligible for coverage.

Product options

Our products offer numerous flexible options to ensure your needs are met. We can mirror your existing plan design or enhance it by customizing a solution for you.

Claim submission methods

- Web
- Paper
- Telephonic

Flexible coverage options

You may choose from a wide range of options in the following areas:

- Benefit amount
- Elimination period
- Accumulation of elimination period
- Benefit duration
- Recurrent disability
- Definition of occupation
- Partial disability handling
- Pre-existing condition handling
- Mental illness and drug abuse limitation



Benefits and services

Voya Employee Benefits offers numerous benefit options to meet your benefit goals.

Benefit	STD	LTD
Vocational Rehabilitation Services	✓	✓
Workplace Modification	✓	✓
Work Incentive	✓	✓
Indexed Pre-Disability Earnings		✓
Survivor Benefit	Optional	✓
Advanced Survivor Benefit		Optional
Social Security Disability Insurance Filing Assistance		✓
W2 Preparation and Filing	Optional	✓
First Day Hospitalization	Optional	
24-hour Coverage	Optional	
Child or Family Member Care Expense Benefit		Optional
Cost of Living Adjustment		Optional
Conversion		Optional
Supplemental Disability Benefit		Optional
Education Expense Benefit		Optional
Medical or COBRA Premium Disability Benefit	Optional	Optional
Extended Earnings Protection Benefit		Optional
Progressive Disease Benefit		Optional
Accidental Dismemberment and Loss of Sight		Optional
Infectious Disease Benefit		Optional
Retroactive Benefit		Optional
Special Conditions Limitation (Vs. subjective conditions)		Optional
Prudent Person in Pre-Existing Condition definition		Optional
“OR” Definition of Disability		Optional
Treatment Free Period for Pre-Existing Conditions		Optional
Mental Illness Limitation		Optional
Alcoholism or Drug Abuse Limitation		Optional
FICA Match ¹	Optional	Optional
Voluntary deductions	✓	NA
Pre-existing Condition Limitation Benefit	Optional	

Benefit provisions and availability vary by state.

¹ Not applicable for employee paid plans

The standard “And” definition of Disability requires a claimant to be unable to perform their job (functional trigger) AND have a 20% or more loss in monthly earnings (financial trigger). If you have employees who rely on commissions, partnership distribution or other trailing income, this could affect their ability to receive Disability benefits as they may not satisfy the financial trigger. You may want to consider the “Or” definition of Disability, which only requires employees to meet one of the triggers instead of both.

Availability varies by state.

Claims management

Our Disability philosophy is simple—we do what is right for the claimant. That is why whether you self-fund or are fully-insured, you receive the same extensive and personalized claim management services.

Claim process

1. We assign a dedicated Claim Analyst.

Dealing with a disability may be difficult and stressful, which is why each claimant is assigned a specific Claim Analyst to work with throughout the entire claim process. This provides the claimant with consistency during an uncertain time.

2. We talk to the claimant...

- within two days of claim receipt about what is happening in their lives and how the claim process works.
- to explain the claim decision and what it means, whether we approve or deny, so that they know what to expect.
- before they return to work about what to expect and what happens if they need to file another Disability claim for the same reason.
- if it appears they will need to transition from a Short Term to a Long Term Disability claim, explaining the process and any information required for the transition.

3. We proactively reach out to the claimant's medical providers to gather the required information.

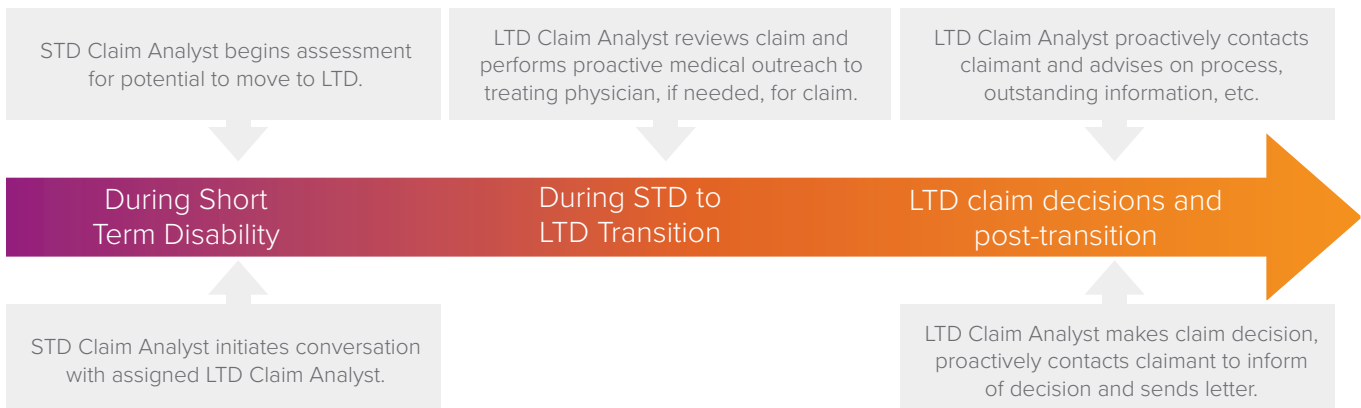
Claimants have enough to worry about during this time and need to focus on getting well. We will call the claimant's treating medical providers to gather the required information to help speed up the claims decision.

4. We can offer helpful resources.

When the time is right, we can offer access to the following resources:

- Vocational experts
- Clinical resource support
- Training and education programs
- Social security disability income advocacy
- Independent medical or functional exams

5. We simplify the transition from STD to LTD.



We put the claimant first

We approach every claim knowing that work and income are an integral part of life. We focus our efforts on returning employees to work whenever possible and providing benefits to help replace income for those who are unable to work.

Optional non-insurance services

Employee Assistance Program (EAP)

Oftentimes there are personal, emotional and family issues that go along with a disability. When a claimant contacts us, we are able to make referrals to programs within our EAP that can help them through what can be a difficult time.

Benefits of EAP services include:

- Help individuals improve their emotional well-being
- Address personal, family and life issues with the goal of returning your employees to the workforce and increasing productivity in the workplace

Core program features:

- Access to services 24/7 via toll-free telephone line or email
- Live, Masters-level clinicians answer toll-free number
- Online access through GuidanceResources® Online
- Worldwide network of licensed counselors provide coverage in more than 100 countries
- Program communications and utilization reporting

Employee Assistance Program (EAP) services are provided by ComPsych® Corporation, Chicago, IL.

Travel assistance

Voya Travel Assistance offers enhanced security for leisure and business trips. When traveling more than 100 miles from home, covered employees and their dependents can take advantage of four types of services:

- Pre-trip information
- Emergency personal services
- Medical assistance services
- Emergency transportation services

Employees and their dependents will have toll-free or collect-call access to the Voya Travel Assistance customer service center or access to the services provided on the website 24 hours a day, 365 days a year – from anywhere in the world. Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD.

The journey to retirement is not always met with a smooth road. We can help your clients prepare for unforeseen life events by protecting their livelihoods and retirements through an array of employee benefit products.

By working with us, you benefit from:

- Products that can be built on an array of enrollment platforms or benefits administration systems.
- A diverse product portfolio that can mirror or enhance virtually any benefit plan.
- Convenient payroll deductions based on plan mode.
- Seamless support with a dedicated local account team.
- Prompt underwriting, efficient claims processing and more.
- A competitive, relationship-focused compensation program.

Our generalist approach offers a holistic view of your benefits challenges. This helps us create the solution that leverages the right mix of products and services.



This policy has exclusions and limitations and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, please contact your local **Voya Employee Benefits** sales representative.

Visit [Voya.com](https://www.voya.com) to learn more.

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