

2027 Annual Benefits Enrollment Overview

Date Prepared 08/20/2026

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CN4768615_0728

Insurance provided by ReliaStar Life Insurance Company (Minneapolis, MN),
a member of the Voya® family of companies



Accident Insurance

In 2023, about 1 in 5 people sought medical attention for an injury - and most injuries occurred in their homes.¹

¹ National Safety Council analysis of U.S. Consumer Safety Commission NEISS data, 2023. <https://injuryfacts.nsc.org/all-injuries/overview/>

How does it work?

Accident Insurance

Pays you benefits for specific injuries and events resulting from a covered accident. The benefit amounts depend on the type of injury and care you receive.



Accident Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

How much does it cost?

All employees within the same class pay the same rate, no matter their age. This chart shows the premium amounts. The cost provided includes Accident Insurance premium and a fee for Voya Travel Assistance.

Bi-Weekly Rates Basic Plan			
Employee	Employee and Spouse	Employee and Children	Family
\$3.10	\$4.98	\$6.41	\$8.29
Bi-Weekly Rates Enhanced Plan			
Employee	Employee and Spouse	Employee and Children	Family
\$4.23	\$6.79	\$8.70	\$11.27

What's covered?

The following list is a summary of some the benefits provided by Accident Insurance. You may be required to seek care for your injury within a set amount of time. Note that there may be some variations by state. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

	Basic Plan	Enhanced Plan
Emergency room treatment	\$225	\$325
Laceration (sutures up to 2") ¹	\$90	\$120
Physical therapy (up to 6 times per covered accident)	\$50	\$75
Concussion	\$400	\$550
Follow-up doctor treatment	\$90	\$120

¹ Laceration benefits are a total of all lacerations per accident



Who can get coverage?



You must work a minimum of 20+ hours a week

- Be actively at work at the time of enrollment



Your Spouse*

- You must elect coverage on yourself to cover your spouse
- Your spouse* cannot be covered as an employee



Your Children** to age 26

- You must elect coverage on yourself to cover your children
- You cannot be both an employee and a dependent

* The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners as defined by the group policy. Please contact your employer for more information.

** "Child" can mean your natural or adopted child, your stepchild, a child of your domestic partner as defined by the Employer, your foster child or a child or grandchild for whom you are legal guardian, your grandchild if the child's parent is insured as your Child under this rider. Please contact your employer for more information.

Accident



What else is included?

The benefits listed below are included with your Accident Insurance coverage. For a list of standard exclusions and limitations, please refer to the end of this presentation. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

Sports Accident Benefit

- Pays an additional 50% of the Accident Hospital Care, Accident Care, or Common Injuries
- Pays up to a maximum of \$2,000 if the covered accident is the result of an organized sporting activity



Voya Travel Assistance

Accident



When traveling 100 miles or more from home or while in a foreign country for up to 180 consecutive days, Voya Travel Assistance offers enhanced security for your leisure and business trips. You and your dependents can take advantage of four types of services: travel assistance services, emergency medical transport services, medical assistance services, security assistance services.

Voya Travel Assistance services are provided by International Medical Group, Inc. (IMG), Indianapolis, IN. All services are governed by the terms and conditions outlined in the contract between IMG and ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York, wholly owned subsidiaries of Voya Financial, Inc. Provisions and availability may vary by state.

See how Accident Insurance helped Rhonda



Rhonda enrolled in Accident Insurance through her employer.



Rhonda works full-time, while raising two energetic children and playing in a summer softball league. While sliding into home base, she broke her ankle.



After filing a claim, Rhonda received a benefit for the specific injuries and treatments Rhonda had after her covered accident.



The example is provided as an example only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. Actual results may vary.

Exclusions and limitations

Exclusions for the Certificate, Spouse Accident Insurance, and Children's Accident Insurance are listed below. (These may vary by state.)

Benefits are not payable for any loss caused in whole or directly by any of the following*:

- Participation or attempt to participate in a felony or illegal activity.
- An accident while you are operating a motorized vehicle while intoxicated. Intoxication means your blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared (excluding acts of terrorism).
- Loss sustained while on active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- Operating, or training to operate, or service as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor-driven. Flying as a fare-paying passenger is not excluded. Engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting, kite surfing or any similar activities.
- Practicing for, or participating in, any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.
- Any sickness or declining process caused by a sickness.

* Definition and limitations/exclusions may vary by state.

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. Accident Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy Form #RL-ACC3-POL-16; Certificate Form #RL-ACC3-CERT-16; and Rider Forms: Spouse Accident Rider Form #RL-ACC3-SPR-16, Children's Accident Rider Form #RL-ACC3-CHR-16, Wellness Benefit Rider Form #RL-ACC3-WELL-16, Accidental Death & Dismemberment (AD&D) Rider Form #RL-ACC3-ADR-16, Catastrophic Accident Rider Form #RL-ACC3-CAR-16, Off Job Accident Disability Income Rider form #RL-ACC3-DIR-16, Sickness Hospital Confinement Rider Form #RL-ACC3-HCR-16, Waiver of Premium Rider form #RL-ACC3-WOP-16, Continuation of Insurance Rider form #RL-ACC3-CNT-16. Form numbers, provisions and availability may vary by state and employer's plan.

Accident



Critical Illness Insurance

Did you know...

In the United States, someone has a heart attack every 40 seconds¹

¹ American Heart Association. "Heart Disease and Stroke Statistics – 2023 Update: A Report from the American Heart Association."

AHA Journals, 25 Jan 2023, <https://www.ahajournals.org/doi/10.1161/CIR.0000000000001123>

How does it work?



Critical Illness Insurance

Pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date.

If you are enrolled in the Anthem plan through Siemens Healthineers, you are automatically enrolled in a company provided Critical Illness Insurance at no cost to you in the amount(s) below:

You	\$5,000
Your spouse	\$5,000
Your children	50% of the Employee Benefit

All benefit eligible employees have the option to enroll in additional coverage in the amount(s) included below:

You	\$10,000, \$20,000 or \$30,000
Your spouse	100% of the Employee Benefit
Your children	50% of the Employee Benefit

* Employees must be enrolled in order to elect coverage for eligible spouse and eligible dependent children as defined in the Certificate of Coverage and Riders.

Insurance provided by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies



Critical Illness Insurance is a limited benefit policy. It is not health insurance, and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

What is covered under the Critical Illness Plan?

Base Module

- Heart attack*
- Cancer
- Stroke
- Major organ transplant**
- Coronary artery bypass
- Carcinoma in situ (25%)
- Sudden Cardiac Arrest

**Major organ transplant means the irreversible failure of the Insured's heart, lung, pancreas, entire kidney or liver, or any combination thereof, determined by a doctor specialized in care of the involved organ.

Major Organ Module

- Severe burns

Enhanced Cancer Module

- Benign brain tumor
- Skin cancer (10%)
- Bone marrow transplant
- Stem Cell Transplant

Quality of Life Module

- Permanent paralysis
- Loss of sight, hearing or speech
- Coma
- Multiple Sclerosis
- Amyotrophic lateral sclerosis (ALS)
- Parkinson's disease
- Advanced Dementia, including Alzheimer's
- Huntington's disease
- Muscular dystrophy
- Infectious disease (25%)***
- Addison's disease (25%)
- Myasthenia gravis (25%)
- Systemic lupus erythematosus (SLE) (25%)
- Systemic sclerosis (scleroderma) (25%)

*** Infectious Disease means a diagnosis of an infectious disease by a Doctor when a diagnosis occurs on or after the group's coverage effective date; and individual is confined to a Hospital for 5 or more consecutive days.

Covered Conditions for insured children

- Cerebral Palsy
- Congenital Birth Defects
- Cystic Fibrosis
- Down Syndrome
- Gaucher Disease – Type II or III
- Infantile Tay Sachs
- Niemann-Pick Disease
- Pompe Disease, Type IV Glycogen Storage Disease
- Sickle Cell Anemia
- Type 1 Diabetes
- Type 4 Glycogen Storage Disease
- Zellweger Syndrome

How many times can I receive this benefit?

You may receive a benefit payment for each different diagnosis of a covered condition shown on your Schedule of Benefits (a definition of "different diagnosis" is provided in the certificate of coverage).

The total maximum benefit amount for each condition is 5 times the benefit amount you're enrolled in for each condition. Once this maximum for each covered condition has been reached, no further benefits are payable for that covered condition.

How much does it cost?

****This example is for \$10,000 Employee, \$10,000 Spouse, and \$5,000 Child**

4-Tier Rating									
Bi-Weekly Rates									
Employee: \$10,000 Spouse: \$10,000 Child(ren): \$5,000									
Includes Wellness Benefit Rider									
Non-Tobacco User					Tobacco User				
Attained Age	EE Only	EE+SP	EE+CH	Family	Attained Age	EE Only	EE+SP	EE+CH	FAMILY
Under 25	\$1.32	\$2.49	\$1.32	\$2.49	Under 25	\$1.59	\$3.05	\$1.59	\$3.05
25-29	\$1.59	\$3.05	\$1.59	\$3.05	25 - 29	\$1.92	\$3.69	\$1.92	\$3.69
30-34	\$1.78	\$3.42	\$1.78	\$3.42	30 - 34	\$2.28	\$4.43	\$2.28	\$4.43
35-39	\$2.10	\$4.11	\$2.10	\$4.11	35 - 39	\$2.98	\$5.77	\$2.98	\$5.77
40-44	\$2.52	\$4.94	\$2.52	\$4.94	40 - 44	\$3.58	\$7.02	\$3.58	\$7.02
45-49	\$2.65	\$5.17	\$2.65	\$5.17	45 - 49	\$3.81	\$7.43	\$3.81	\$7.43
50-54	\$4.08	\$7.98	\$4.08	\$7.98	50 - 54	\$6.21	\$12.32	\$6.21	\$12.32
55-59	\$4.08	\$7.98	\$4.08	\$7.98	55 - 59	\$6.21	\$12.32	\$6.21	\$12.32
60-64	\$6.72	\$13.25	\$6.72	\$13.25	60 - 64	\$10.27	\$20.45	\$10.27	\$20.45
65-69	\$14.10	\$28.06	\$14.10	\$28.06	65 - 69	\$21.16	\$42.23	\$21.16	\$42.23
70+	\$14.10	\$28.06	\$14.10	\$28.06	70 +	\$21.16	\$42.23	\$21.16	\$42.23

Who can get coverage?



You must work a minimum of 20+ hours a week

- Be actively at work at the time of enrollment



Your Spouse*

- You must elect coverage on yourself to cover your spouse
- Your spouse* cannot be covered as an employee



Your Children** to age 26

- You must elect coverage on yourself to cover your children
- You cannot be both an employee and a dependent

* The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. This may include domestic partners as defined by the group policy. Please contact your employer for more information.

** "Child" can mean your natural or adopted child, your stepchild, a child of your domestic partner as defined by the Employer, your foster child or a child or grandchild for whom you are legal guardian, your grandchild if the child's parent is insured as your Child under this rider. Please contact your employer for more information.

Critical Illness



Wellness Benefit Health Screening Benefit

Critical Illness



When you complete an eligible health screening test (such as an annual physical).

\$50 for employees, \$50 for spouses, \$50 per child.

A benefit is payable only once per year, even if the covered person receives multiple health screening tests.



Covered health screening tests include but are not limited to:

- Immunizations (including COVID vaccines and screening tests)
- Blood test for triglycerides
- Pap smear or thin prep pap test
- Flexible sigmoidoscopy
- CEA (blood test for colon cancer)
- Bone marrow testing
- Serum cholesterol test for HDL & LDL levels
- Hemoccult stool analysis
- Serum Protein Electrophoresis (myeloma)
- Breast ultrasound, sonogram, MRI

See how Critical Illness Insurance helped Mike



Mike works full-time and enrolled in \$10,000 of Critical Illness Insurance through his employer during his benefits enrollment.



He experienced a heart attack, but is expected to make a full recovery.



After filing a claim, Mike received a \$10,000 benefit for the covered heart attack.



Mike used his benefit to cover out of pocket living and other expenses while he continued treatment.



The example is provided for illustrative purposes only. Actual results may vary. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders.



Critical Illness

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-CERT-16; Spouse Critical Illness Rider form #RL-CI4-SPR-16; Children's Critical Illness Rider form #RL-CI4-CHR-16; Wellness Benefit Rider form #RL-CI4-WELL-16; Waiver of Premium Rider form #RLC14-WOP-16; Specified Conditions Rider form #RL-C14-SCR-23; Benefit Enhancement Rider form #RL-C14-BER-23; and Infectious Condition Additional Benefit Rider form #RL-CI4-ICBR-22. Form numbers, provisions and availability may vary by state and employer's plan.

Hospital Indemnity Insurance

Did you know...

Hospital costs averaged
\$2,883 per day throughout the U.S in 2023¹

¹ [Debt.org](https://www.debt.org/medical/hospital-surgery-costs/), Maureen Milliken, Hospital and Surgery Costs <https://www.debt.org/medical/hospital-surgery-costs/> Updated June 22, 2023

How does it work?



Hospital Indemnity Insurance

Pays a benefit if you have a covered stay in a hospital*, critical care unit or rehabilitation facility on or after your coverage effective date.

** The definition of "hospital" does not include an institution or any part of an institution used as: a hospice unit, including any bed designated as a hospice or swing bed; a convalescent home; a rest or nursing facility; a free-standing surgical center; an extended-care facility; a skilled nursing facility; or a facility primarily affording custodial, educational care or care for the aged. "Critical care unit" and "rehabilitation facility" are also defined in the certificate.

Insurance provided by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies



This is a limited benefit policy. Hospital Indemnity Insurance is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

What does it cover?

You can elect coverage under the Basic Plan or the Enhanced Plan

This benefit is payable once per confinement for each type of facility confinement.

Only one type of facility confinement or admission benefit is payable per day.

 First day of confinement (Admission Benefits)			
Payable once per confinement for each type of facility.	Type of Admission	Basic Plan Admission Benefit Amount	Enhanced Plan Admission Benefit Amount
	Hospital Admission	\$1,150	\$2,300
	Critical Care Unit (CCU) Admission	\$2,300	\$4,600

This is a summary of the benefits provided by Hospital Indemnity Insurance. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders. The coverage amounts are listed below.

What does it cover?

Hospital Indemnity

Starting day two (Facility Confinement Benefits)

Type of facility	Basic Plan Daily benefit amount is \$150	Enhanced Plan Daily benefit amount is \$300
Hospital confinement, up to 31 days per confinement	1 x the daily benefit amount (\$150)	1 x the daily benefit amount (\$300)
CCU confinement, up to 31 days per confinement	2 x the daily benefit amount (\$300)	2 x the daily benefit amount (\$600)
CCU step-down confinement, up to 31 days per confinement	1 ½ x the daily benefit amount (\$225)	1 ½ x the daily benefit amount (\$450)
Rehabilitation facility confinement, up to 31 days per confinement	1 x of the daily benefit amount (\$150)	1 x of the daily benefit amount (\$300)
Daily benefits are available if you are an inpatient in a covered facility due to treatment of an injury. See your Certificate of Insurance for complete provisions, limitations and exclusions.		
Observation Unit Daily Benefit, payable once per year		
At least 4 consecutive hours but less than 20 consecutive hours, other than as an inpatient. Not payable for any day that a facility confinement or admission benefit is payable.	Basic Plan Daily benefit amount is \$250	Enhanced Plan Daily benefit amount is \$250

Expecting?

Claim your benefit sooner with Pre-Delivery Early Pay

45

When can I file?

45 days before your expected due date



Who qualifies?

- Enrolled employees
- Enrolled spouses



What will I receive once my claim is approved?

Admission benefit + any daily confinement benefits that may apply

- A **one-day** hospital stay for a planned vaginal birth.
- A **two-day** hospital stay for a planned cesarean-section birth

Hospital Indemnity



Newborn Coverage

Hospital Indemnity



If you add a child to your family

If child coverage is effective before your child is born OR child coverage is elected as a qualifying life event within 30 days of the birth:

- All covered children will receive the same coverage as the employee.
- Newborn confinement begins on the date of your baby's birth.
- Confinement begins on day 2 if an admission benefit applies.

If child coverage is NOT effective before the child is born and IS NOT elected as a qualifying life event within 30 days of birth:

Newborn benefit

\$300 one-time benefit payable upon birth of child.

No admission benefit is payable.

Critical Care Units (CCU) include Intensive Care Units (ICU), Pediatric Intensive Care Units (PICU) and Neonatal Intensive Care Units (NICU).

Insurance provided by ReliaStar Life Insurance Company (Minneapolis, MN),
a member of the Voya® family of companies

How much does it cost?

All employees within the same class pay the same rate, no matter their age. See the chart below for the premium amounts.

Coverage Type	Daily Benefit	Bi-Weekly Rates
Employee	\$150	\$4.46
Employee + Spouse	\$150	\$8.97
Employee + Children	\$150	\$7.24
Employee + Family	\$150	\$11.75

Enhanced Coverage Type	Daily Benefit	Bi-Weekly Rates
Employee	\$300	\$11.66
Employee + Spouse	\$300	\$23.69
Employee + Children	\$300	\$18.48
Employee + Family	\$300	\$30.51

Hospital Indemnity



Who can get coverage?



You must work a minimum of 20+ hours a week

- Be actively at work at the time of enrollment



Your Spouse*

- You must elect coverage on yourself to cover your spouse
- Your spouse* cannot be covered as an employee



Your Children** to age 26

- You must elect coverage on yourself to cover your children
- You cannot be both an employee and a dependent

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Hospital Indemnity



See how Hospital Indemnity Insurance helped Elise



Elise's husband enrolled in employee and spouse Hospital Indemnity Insurance through his employer during his benefits enrollment.



After weeks of flu symptoms, Elise was diagnosed with pneumonia and admitted to the hospital. Several days later she was discharged with antibiotics.



After filing a claim, Elise's husband received a benefit for her covered hospital stay.



The benefit helped with out-of-pocket medical and other expenses incurred from her hospital stay.



The example is provided for illustrative purposes only. Actual results may vary. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders.

When it comes to claims, we've got your back



File a claim, we'll check to see if that same covered incident triggers benefits for our other insurance products in which you are enrolled



We don't just stop at paying the benefit for the accident claim you filed initially. If appropriate, we anticipate and pay for other covered events such as follow up doctor treatment or medical equipment



Exclusions and limitations

- Participation or attempt to participate in a felony or illegal activity.
- Operation of a motorized vehicle while intoxicated. Intoxication means the covered person's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared (excluding acts of terrorism).
- Loss that occurs while on active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Misuse of alcohol or taking of drugs, other than under the direction of a doctor.
- Elective surgery, except when required for appropriate care as determined by a doctor as a result of the covered person's injury or sickness.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- Operating, or training to operate, or service as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor-driven. Flying as a fare-paying passenger is not excluded.
- Engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing, parakiting, kitesurfing or any similar activities.
- Practicing for, or participating in, any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.

See the certificate and any riders for a complete description of benefits, exclusions and limitations.

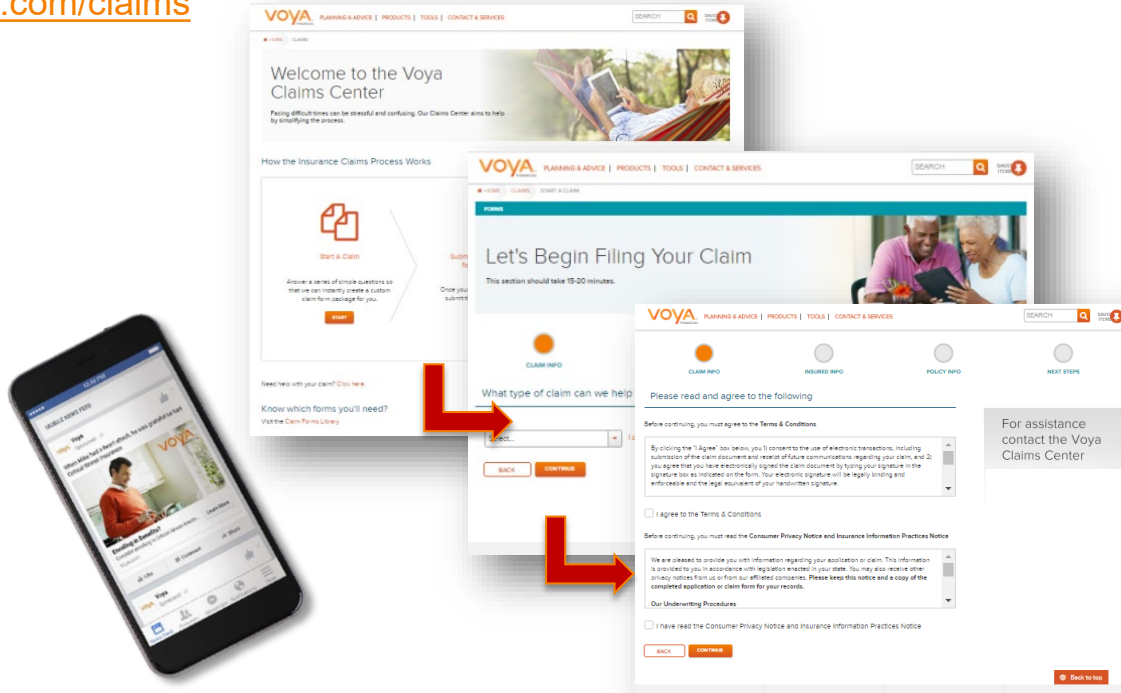


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Voya Claims Center

Being there for our Customers at the moment they need us most

www.voya.com/claims



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

PLAN | INVEST | PROTECT

VOYA
FINANCIAL



Non-insurance resource:Voya Cares[®]

Through our Voya Cares[®] program, Voya Financial helps the disabilities community—which can include people with disabilities, special needs and caregivers—plan for their futures. This is a large and underserved group with the same goals as everyone else, but with some additional considerations. We offer educational resources, solutions and advocate for inclusion.

To learn more click [here](#).

Voya Cares is not insurance coverage. It is a service offered through the Voya family of companies.

¹ CDC. "Disability Impacts All of Us Infographic." Centers for Disease Control and Prevention, 15 May 2023, <http://www.cdc.gov/ncbddd/disabilityandhealth/infographic-disability-impacts-all.html>.

² Caregiving in the U.S.: 2020 Report. AARP and National Alliance for Caregivers, May 2020



1 in 4

One in four U.S. adults
(27%) reported some
type of disability.¹

More than 1 in 5
Americans are family
caregivers

having provided unpaid
care to an adult or child
with special needs.²

Save the date

Enrollment is October 26– November 6

Stay
informed:



Visit your Employee Benefits Resource Center to learn more about these benefits and view your coverage options.

Visit: <https://presents.voya.com/EBRC/SiemensHealthineers>

