

Voluntary benefits available
for the employees of:

Siemen's Healthineers 751260



If the unexpected happens, are you prepared?

The following insurance benefits are available to you in your upcoming benefits enrollment:

 **Accident Insurance***
Pays benefits for specific injuries and events resulting from a covered accident. The benefit amount depends on your injury, and the treatment you receive.

 **Critical Illness Insurance***
Pays a lump-sum benefit if you are diagnosed with a covered illness or condition.

 **Hospital Indemnity Insurance***
Pays a fixed daily benefit payment if you have a covered stay in a hospital** or other eligible facility. The benefit amount is determined based on the type of facility and the number of days you stay.

This is a summary only. The policy, certificate and/or riders should be reviewed for complete provisions, conditions on benefit determination, exclusions and limitations.



For cost and additional coverage details, scan the QR code to visit your **Employee Benefits Resource Center** or visit: <https://presents.voya.com/EBRC/SiemensHealthineers>

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

**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 freestanding 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.

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. 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. Form numbers, product availability and specific provisions may vary by state and employer's plan.

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