



Be Well

Physical • Emotional
Social • Financial



Be well, stay well

Our employees are what make Voya a truly different kind of company and we are thrilled to welcome you to our team. Voya provides the resources that can make a difference in your lives.

To us, this means thriving physically, financially, socially and emotionally. Voya benefits are designed to help you do just that.

That's why we offer an array of plans, programs, tools and resources with one goal in mind: To help you and your family ***be well and stay well.***

Enrolling for coverage

What is the deadline to enroll?

New hires must enroll for benefits within 30 days of your hire date. Your elections will be effective from your date of hire through December 31.

What if you don't enroll?

If you do not enroll within 30 days from your hire date, you will not be enrolled in any of Voya's health care, ancillary or voluntary plans. You will receive default coverage in company-provided benefits such as short-term disability, basic long-term disability, basic life insurance and business travel accident insurance. Your next opportunity to enroll in optional benefits will be during the next benefits annual enrollment period.

What if you want to make a benefit change mid-year?

If you experience a qualified life event — such as a change in marital status, birth of a child or death of a dependent — you can make changes to your benefit elections during the year. You must make any changes generally within 30 days of the event and up to 90 days for a birth or adoption of a child. The coverage change you make must be consistent with your status change.

For more information about benefits, qualified life events or to enroll, go to [myHR > Health > Benefits Enrollment Center](#) or log into Workday. If you have additional questions, call the Benefits Service Center at (800) 555-1899.

Benefit highlights

Health care

Benefit options	What you need to know
Health plans <ul style="list-style-type: none">UnitedHealthcare (UHC) Choice Plus network – Consumer Plan AUnitedHealthcare (UHC) Choice Plus network – Consumer Plan BUnitedHealthcare (UHC) Choice Plus network – Traditional Plan CUnitedHealthcare Out-of-Area Plan (only available in areas without adequate network access)Kaiser Permanente – Hawaii HMO	<p>All the plans provide prescription drug coverage, and many in-network preventive care services are covered at 100%.</p> <p>Consumer Plans A and B are higher deductible options that offer you the opportunity to participate in a Health Savings Account (HSA) with an employer contribution.</p> <p>Traditional Plan C is a tiered copay plan, has a lower deductible and a higher premium than Consumer Plans A and B.</p> <p>If your home address is outside of the plan’s network area, or if you live in Hawaii, you may have other options. The enrollment website will only show the options available to you.</p>
Health Savings Account (HSA) <p>If you participate in Consumer Plan A or B, you can contribute to an HSA to pay for eligible health care expenses (including your deductible) or save it for future health care expenses (including in retirement).</p>	<p>Voya also contributes to your HSA. The contribution amount depends on your health plan choice and coverage level.</p> <p>Contributions to the HSA are tax-free, interest earned on your balance is tax-free, and the money you spend on qualified health expenses from the account is tax-free.</p>

Benefit options	What you need to know
Dental plan <p>Voya offers comprehensive dental benefits through Delta Dental. You can use either in- or out-of-network providers, but in-network providers offer negotiated discount pricing, which saves you money.</p>	<p>Voya’s dental benefits provide preventive dental care free of charge. The plan covers other eligible services at 50% or 80% after you pay the deductible, up to plan limits. Orthodontic care is available for adults and children, covered at 50% up to the lifetime maximum.</p>
Vision plan <p>Voya offers voluntary vision coverage and discounts through Superior Vision. You can use in-network vision providers and pay only a copayment for most expenses; or you can use an out-of-network provider and be reimbursed for part of your costs when you submit a claim.</p>	<p>Coverage includes exams, frames and lenses. You can elect contact lenses or eye glasses. You also can receive in-network coverage when you order contact lenses or eye glasses online.</p>



Well-being resources

Benefit options	What you need to know
Rally wellness program <p>Rally can help you achieve health goals with simple changes to your daily lifestyle.</p>	<p>If you complete various health actions including a biometric screening, health survey and/or health consult, you may earn incentives paid into your HSA (if you participate in one of the consumer plans).</p> <p>The program also includes tools and resources to help you and your family live a healthy lifestyle.</p>
Employee Assistance Program (EAP) and Work Life Services <p>The EAP, offered through OptumHealth, provides no-cost, confidential assistance and support for a range of issues. You and your family have 24/7 access to counselors, plus up to five in-person sessions per year per issue.</p>	<p>Additional services include:</p> <ul style="list-style-type: none">Specialty help centers;Legal assistance and financial counseling;WorkLife support to help you find community services and access to educational materials; andAccess to Sanvello, a stress management app.
Behavioral Health Family Support Program <p>If you have a child with behavioral or developmental needs, a licensed behavioral clinician can connect your family with the right support.</p>	<p>All employees are eligible to participate in this program at no cost.</p>

Well-being resources *continued*

Tax savings accounts

Benefit options	What you need to know
<h3>Dependent Care FSA</h3> <p>The Dependent Care FSA allows you to save money on a pre-tax basis to pay for eligible dependent care expenses so that you are able to work. Eligible dependents include children under age 13 or disabled dependents.</p>	<p>You may contribute to the Dependent Care FSA, but Voya does not contribute to the account.</p> <p>The money in the account does not roll over year to year — you must use it or lose it.</p>
<h3>Commuter Benefit Spending Accounts</h3> <p>The transit account allows you to save money on a pre-tax basis to pay for eligible commuter transit expenses, such as bus, light rail, train or subway tickets.</p> <p>The parking account allows you to save money on a pre-tax basis for eligible expenses associated with parking at work or parking near a location from which you commute to work by way of public transportation, carpool or commuter highway vehicle.</p>	<p>You can roll over any amount left in the Commuter Transit account at the end of the year into the following year.</p> <p>You can roll over any amount left in the Commuter Parking account at the end of the year into the following year.</p>

Benefit highlights

Income protection plans

Benefit options	What you need to know
Basic life and accidental death and dismemberment (AD&D) insurance Voya provides eligible employees with basic life and AD&D coverage of one times your eligible pay or \$50,000.	You may elect the \$50,000 option to avoid paying imputed income taxes if your eligible pay is greater than \$50,000.
Supplemental and dependent life insurance You have the opportunity to purchase additional group term life insurance for you and your eligible spouse/domestic partner or child(ren).	Depending on when you make your election and how much is approved, you may be required to submit Evidence of Insurability (proof of good health). You may elect: <ul style="list-style-type: none">• Up to five times eligible pay up to \$1.5 million* for yourself; and• Up to \$100,000 for your spouse/domestic partner; and• Up to \$15,000 for eligible children. <p>* Combined with basic life insurance</p>



Benefit options	What you need to know
Supplemental personal and family AD&D insurance For an additional layer of protection, you can purchase supplemental personal and family AD&D insurance that pays benefits if you or a covered dependent dies or is severely injured in an accident.	The actual benefit paid depends on the injury. You may elect: <ul style="list-style-type: none">• Up to five times eligible pay up to \$1.5 million* for yourself;• Up to \$200,000 for your spouse/domestic partner; and• Up to \$50,000 for eligible children. <p>* Combined with basic AD&D insurance</p>
Business travel accident (BTA) insurance Voya provides company-paid BTA insurance of five times eligible pay to all eligible employees. The coverage pays benefits if you die in an accident while traveling on Voya business.	Your beneficiaries would receive a minimum of \$100,000 and a maximum of \$750,000.
Short-term disability (STD) coverage Voya provides eligible full-time employees with basic STD coverage. This insurance pays you a percentage of your eligible pay in the event of prolonged absence from work due to illness or injury.	STD benefits begin paying after a one-week waiting period for a certified disability: <ul style="list-style-type: none">• 100% of eligible pay between weeks two and seven; and• 80% of eligible pay between weeks eight and 26.

Benefit options	What you need to know
Long-term disability (LTD) insurance Voya provides eligible full-time employees with basic LTD coverage. This insurance pays you a percentage of your eligible pay in the event of prolonged absence from work due to illness or injury.	LTD benefits begin paying after a 26-consecutive-week waiting period for a certified disability: <ul style="list-style-type: none">• 50% of eligible pay up to \$10,000 per month.
Supplemental LTD insurance You can choose between three supplemental LTD plans to add to your basic LTD coverage. If you apply and are approved for coverage paid for with pre-tax dollars, any benefit paid to you is taxable. If you apply and are approved for coverage paid for with post-tax dollars, any benefit paid to you is not taxable.	You may apply for: <ul style="list-style-type: none">• 60% of pay up to \$15,000 per month paid with either pre- or post-tax premiums; or• 70% of eligible pay up to \$20,000 per month paid with pre-tax premiums.
Supplemental health insurance Voya offers supplemental health insurance products that provide benefits in the event of a critical illness/specified disease or accident that occurs on or after your coverage effective date.	You may purchase coverage for: <ul style="list-style-type: none">• Accident insurance• Critical illness insurance (not available in New York)• Specified disease insurance (available in New York only)

