

# Choose to receive claim reminders



## Medical Claims Integration can help us identify your claim opportunities

If you are enrolling in one or more of our Supplemental Health coverages, such as Accident Insurance, Critical Illness Insurance, Specified Disease Insurance, and/or Hospital Confinement Indemnity Insurance, you can choose to share your employer provided medical insurance claims data with us through Medical Claims Integration (MCI) during your annual benefits enrollment. By opting in to MCI, your medical claims data can help us to identify potential claims opportunities available through your supplemental health insurance coverage with us (your covered, eligible dependent children\* will also be included).

\* Eligible dependent children include your children, under the age of 18, who are enrolled in Supplemental Health insurance and your employer provided medical insurance.



We are committed to protecting your privacy and the confidentiality of your personal information. To review the [Voya Privacy Notices](https://www.voya.com/privacy-notice), visit us online at [voya.com/privacy-notice](https://www.voya.com/privacy-notice).



Our Medical Claims Integration process is optional, so you can still enroll in our supplemental benefits even if you choose not to participate.

ReliaStar Life Insurance Company (Minneapolis, MN) and  
ReliaStar Life Insurance Company of New York (Woodbury, NY),  
members of the Voya® family of companies

## Let's look at an example of how Medical Claims Integration can work for Paul



### Permission provided

When Paul enrolled in Accident Insurance offered through his employer and Voya Employee Benefits, he chose to opt in and provide his permission for us to receive his medical insurance claims data. This allowed us to look for potential claims opportunities under his Accident Insurance.



### Claim opportunity identified

After receiving Paul's medical insurance claims data, we saw that he had fractured his ankle after falling off a ladder in his backyard. We also determined that Paul hadn't yet filed an Accident claim for his fall, even though he had enrolled in Accident Insurance and had active coverage.



### Email reminder sent

Because Paul gave his permission to share his medical insurance claims data and provided his email address, we sent him a reminder of his active Accident Insurance coverage and suggested he file a claim.



### Claim filed

Paul visited Voya's Online Claim Center at [voya.com/claims](https://voya.com/claims) to file a claim.



### Claim processed

Paul's claim was approved.



### Eligible benefit paid

Paul received a paid benefit for his covered accident, the treatment and the equipment covered by his Accident Insurance. He can use those paid benefits on whatever he'd like.

The example is provided for illustrative purposes 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.

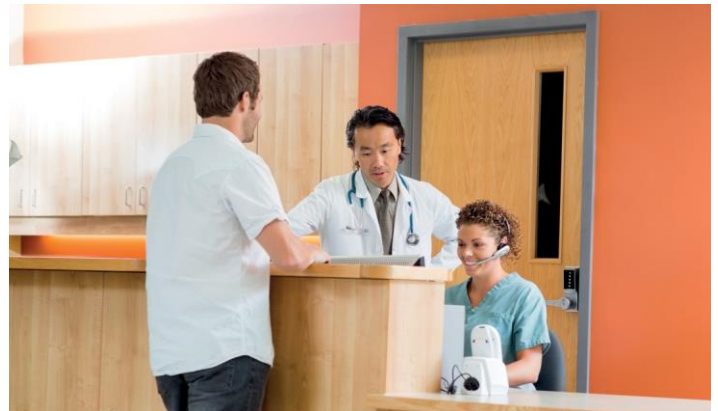
## This process can work for you, too

By analyzing the medical codes provided in your medical insurance claims data, we will be able to determine if you've experienced something that could be covered under your active supplemental insurance coverage. When this happens, you will receive an email from us reminding you to file a claim. Just like Paul.

## Enhancing your claim experience

It's important to note that MCI is not part of your insurance and doesn't replace your responsibility to identify and submit claims. This is an enhancement to your experience, designed to provide a nudge when you may have overlooked a claim opportunity. With or without MCI, you can file claims at any time through the online Claims Center at [voya.com/claims](https://voya.com/claims). You can choose to give your permission to share medical insurance claims data as you enroll in your benefits or when your employer makes it available to you. Please note that you also have the right to revoke your permission in writing at any time. Details will be provided at the time you choose to participate.

## We will help you stay on track when covered events try to get in the way



For more information, please contact Benefits

Medical Claims Integration is available for Accident Insurance, Critical Illness/Specified Disease Insurance, Hospital Confinement Indemnity Insurance, (which includes the Wellness Benefit), offered by Voya Employee Benefits. These are not coordinated benefits and medical coverage is not offered by Voya Employee Benefits.

Filing a claim may require any necessary medical records or proof of claim as determined during the review process. 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 documents. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. Insurance products are issued by ReliaStar Life Insurance Company, (Minneapolis, MN), ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the state of New York, only ReliaStar Life Insurance Company of New York is admitted and its products issued. All are members of the Voya® family of companies. Voya Employee Benefits is a division of both companies. Product availability and specific provisions may vary by state and employer's plan.

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