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. And Voya's Purpose to fight for everyone's opportunity for a better financial future starts with our employees and their families.

To us, this means thriving physically, emotionally, financially and socially. 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 benefits will be during the next 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 • UnitedHealthcare (UHC) Choice Plus network – Consumer Plan A • UnitedHealthcare (UHC) Choice Plus network – Consumer Plan B • UnitedHealthcare (UHC) Choice Plus network – Traditional Plan C • UnitedHealthcare Out-of-Area Plan (only available in areas without adequate network access) • Kaiser Permanente – Hawaii HMO	All the plans provide prescription drug coverage, and many in-network preventive care services are covered at 100%. 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. See page 5 for more information. Traditional Plan C is a tiered copay plan, has a lower deductible and a higher premium than Consumer Plans A and B. 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.

Benefit options	What you need to know
Dental plan 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.	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.
Vision plan 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.	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.

Benefit highlights

Well-being resources

Benefit options	What you need to know
Rally wellness program Rally can help you achieve health goals and support your emotional, mental and physical health with simple changes to your daily lifestyle.	If you complete various health actions such as an annual physical, biometric screening, health survey or health consult, or if you volunteer in your community, you may earn incentives paid into your HSA (if you participate in one of the consumer plans). The program also includes tools and resources to help you and your family live a healthy lifestyle.
Employee Assistance Program (EAP) and Work Life Services 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 10 in-person sessions per year per issue.	Additional services include: • Specialty help centers; • Legal assistance and financial counseling; • WorkLife support to help you find community services and access to educational materials; and • Access to Sanvello, a stress management app.
Behavioral Health Family Support Program If you have a child with behavioral or developmental needs, a licensed behavioral clinician can connect your family with the right support.	All employees are eligible to participate in this program at no cost.

Benefit options	What you need to know
Livongo Livongo empowers you with tools, insights and expert support to help you reach your health goals. The program combines advanced technology with coaching to support you in managing your diabetes, hypertension, and weight management.	All employees and spouses/domestic partners enrolled in a Voya health plan are eligible to participate in this program at no cost. Livongo provides a free blood glucose meter, unlimited test strips and lancets, and connected blood pressure monitor or scale.
AccessHope Get cancer support from experts at AccessHope when you need it.	All employees and spouses/domestic partners enrolled in a Voya health plan are eligible to participate in this program at no cost. The program includes access to a cancer support line with experienced oncology nurses, expert advisory review of your diagnosis and treatment, and accountable precision oncology for complex diagnoses, all in collaboration with your physician.
Health Advocate Health Advocate provides personalized assistance to help you resolve health care and insurance issues, saving you time and money.	All employees and spouses/domestic partners, dependent child(ren) and parents/parents-in-law are eligible to participate in this program at no cost. Plus, employees and eligible dependents who are enrolled in one of Voya's health care plans have access to Cleveland Clinic's MyConsult® Online Medical Second Opinion Program.

Benefit options	What you need to know
Bright Horizons Through Bright Horizons, you have access to support care and education needs for you and your family.	Bright Horizons offers various programs including back-up child care, full-time child care, adult and elder care, virtual tutoring sessions and academic support.

Benefit highlights

Tax savings accounts

Benefit options	What you need to know
Health Savings Account (HSA) 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).	Voya also contributes to your HSA. (You must enroll in the HSA to receive the contribution.) The contribution amount depends on your health plan choice and coverage level. 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.
Limited Purpose Flexible Spending Account (FSA) The Limited Purpose FSA allows you to save money on a pre-tax basis to pay for eligible dental and vision out-of-pocket costs. The Limited Purpose FSA is only for employees also participating in an HSA. You can pay for care with an FSA debit card.	You may contribute to the Limited Purpose FSA, but Voya does not contribute to the account. The money in the account does not roll over year to year — you must use it or lose it.
Health FSA The Health FSA allows you to save money on a pre-tax basis to pay for eligible medical, dental and vision expenses that aren't covered by your health plan or elsewhere. You cannot enroll in the Health FSA if you are enrolled in an HSA. You can pay for care with an FSA debit card.	You may contribute to the Health FSA, but Voya does not contribute to the account. The money in the account does not roll over year to year — you must use it or lose it.

Benefit options	What you need to know
Dependent Care FSA 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.	You may contribute to the Dependent Care FSA, but Voya does not contribute to the account. The money in the account does not roll over year to year — you must use it or lose it.
Commuter Benefit Spending Accounts 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. 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.	You can roll over any amount left in the Commuter Benefit Spending Accounts at the end of the year into the following year.

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.	This is company-paid group term coverage and does not require Evidence of Insurability (EOI). You may elect the $50,000 option to avoid paying imputed income taxes if your eligible pay is greater than $50,000. If you initially elect $50,000, you may later change to one times your eligible pay without EOI.
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 EOI. You may elect: • 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. * Combined with basic life insurance

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: • 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. * Combined with basic AD&D insurance
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: • 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: • 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: • 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: • Accident insurance • Critical illness insurance (not available in New York) • Specified disease insurance (available in New York only)

Benefit highlights

Additional benefits

Benefit options
Legal insurance Voya offers UltimateAdvisor® legal insurance through ARAG for help with a variety of common legal issues and reduced-fee benefits for other issues.
Identity theft protection Identity theft protection is an important feature of the UltimateAdvisor legal insurance. The plan will help with full-service identity restoration and lost wallet services.
Volunteerism and giving Voya offers several volunteering opportunities, and you can receive paid time off when you participate in community activities during regular work hours. Additionally, if you volunteer 50 or more hours of your own time to an eligible nonprofit organization, Voya will make a matching gift. Voya also matches employee gifts to eligible organizations dollar-for-dollar, up to $5,000.
Adoption assistance If you choose to adopt a child who is under the age of 18, you may receive up to $5,000 toward qualified adoption expenses.

Benefit options
Wellthy caregiving assistance This benefit matches you with a dedicated care coordinator to help you care for loved ones who are aging, chronically ill, disabled or need medical care.
Paid time off Paid Time Off (PTO) at Voya provides flexibility and choice to help you balance your work and personal life through a combination of vacation and sick time.
Parental leave To support the birth or adoption of a child, eligible employees may receive parental leave benefits for bonding activities related to the care and well-being of a newborn or adopted child.
Tuition reimbursement You may receive financial assistance for approved educational courses if you choose to continue your education in areas that will improve your present job performance.

Benefit highlights

Retirement

Benefit options	What you need to know
Voya 401(k) Savings Plan You are eligible to participate in the Voya 401(k) Savings Plan on day one of your employment — there is no waiting period. If you do not elect to enroll within 60 days of when your employment begins, you will automatically be enrolled in the plan and will contribute 3% of your pay on a pre-tax basis. You can change this election at any time.	You may contribute between 1% and 50% of your eligible compensation each pay period, up to IRS limits. Voya matches your contributions dollar-for-dollar up to 6% of your eligible compensation. Catch-up contributions are not matched. The plan's vesting schedule for the Company's matching contributions is 25% per year of service and 100% vested after four years of service.
Voya Retirement Plan Voya provides a non-contributory cash-balance retirement plan.	Voya credits an amount equal to 4% of your eligible pay each month to your cash-balance benefit. Interest on the cash-balance benefit is credited monthly. You become fully vested in your cash-balance benefit after three years of service.
Voya retiree medical plan Voya's retiree medical plan helps you transition to retirement by providing access to health insurance coverage during early retirement until you become eligible for Medicare coverage.	To be eligible, you must be age 55 or older and have completed at least five consecutive years of service when you leave active employment with Voya.

Important information about this benefits highlighter:

This benefits highlighter is only a summary of the Voya benefit programs. It does not attempt to cover all of the details of any plan. These are contained in the official plan documents and insurance contracts that govern the various plans within the benefit programs. All coverages are subject to the terms and conditions of the applicable group policy. Should there be any conflict between the information in this summary and the provisions of the legal documents and contracts, the terms of those documents and contracts will control. Participation in a Voya Benefits program does not give you the right to be employed by the company, nor does it give you the right to claim any benefit not covered by the plan(s). Voya reserves the right to change or terminate any plan at any time without prior notice. More detailed information on a particular benefit plan may be found in the Summary Plan Description for that plan, which is available online by visiting myHR. Group life insurance, disability income insurance and supplemental health insurance products are provided by ReliaStar Life Insurance Company (Minneapolis, MN) and 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. Both are members of the Voya® family of companies. Form numbers, provisions and availability may vary by state.