

# Benefits at a Glance

Prepared for the Employees of:  
MyMichigan Health



Group Name: MyMichigan Health  
Group Number: 730238

## Your benefits go beyond the basics

Along with essentials like medical and dental insurance, you have the opportunity to enroll in additional benefits available through your employer. Each one you choose is a step toward a more protected, financially confident tomorrow. Enroll through your employer, and experience features like:



### Group Pricing

helps make coverage  
cost-effective



### Guaranteed-Issue Coverage

with no health questions asked



### Payroll Deduction

so you don't have to  
worry about another bill

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

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## Explore now, and be ready for enrollment

### Example pricing



#### Accident Insurance<sup>1</sup>

A covered accidental injury—like a broken bone, concussion or deep cut—may affect your daily plans, but it doesn't have to hurt your financial ones. Get a benefit payment to spend on gas, utilities, or anything you'd like.

Less than a box of cereal per week.



#### Critical Illness Insurance<sup>1</sup>

Getting life back on track after a stroke, heart attack, or other covered illness is challenging enough. Get coverage that can help with everyday expenses and more.

Less than a 12-pack of soda per week.



#### Hospital Indemnity Insurance<sup>1</sup>

Get a benefit payment after an eligible stay in a covered medical facility<sup>2</sup>, and use it for any expense you'd like. Childcare, groceries, help around the house—it's up to you.

Less than a 1 lb pack of drywall screws per week.

<sup>1</sup>This 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's included? More than you might expect:



#### Wellness Benefit

Get an annual benefit payment, after completing a covered health screening. Receive \$50 for Hospital Indemnity Insurance. Wellness benefit payments are also available to covered spouses and children.



#### Simple, Streamlined Claims

Visit [voya.com/claims](https://voya.com/claims) and follow these steps:

1. Answer a few questions
2. Submit the required forms
3. Check the status of your claim online, anytime



#### Coverage Continuation

You may have the option to keep your Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance coverage by paying premiums directly to the insurer even if you leave your employer.



Ready for the next step? Find your specific cost plus more coverage details through this link:

Visit your Employee Benefits Resource Center: <https://presents.voya.com/EBRC/MyMichiganHealth>

**Don't miss this opportunity to enroll in these options for the coming year.  
More information about how to enroll will be provided by your employer.**

<sup>2</sup>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.

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. Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Form numbers, provisions and availability may vary by state and your employer's plan.

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