

What to do if you become disabled

We've made our claims process as simple as possible, allowing you to focus on your health and recovery.



Benefits of your disability coverage.

Your disability income coverage provides you with an income-replacement benefit if you are unable to work because of a sickness or injury. In addition, it offers a wide variety of support and resources you may need to help you regain your health and ability to work. You will need to meet the definition of disability which is provided in your certificate or plan document. You may also have a waiting period before your benefits begin.

Follow these instructions to file a claim for disability benefits.

Call your manager.

If you are absent, call your manager every day unless you are already on an approved leave.

See your doctor.

Your doctor can provide critical information about your illness or injury and will provide crucial medical information for us to review your claim for benefits.

Your wallet card, provided by your employer, provides valuable information to help simplify the benefit claim process. Ask your treating physician to keep a copy of this card in your medical records; it contains a medical authorization allowing us to receive the information necessary to process your claim.

Contact us at 1-866-228-8742 to report your claim.

A benefit specialist will ask you questions about your illness or injury, as well as the job you were doing before you were unable to work. The specialist will also explain the claim process, timelines, and how a decision will be made about your claim for disability benefits. You may also need to have your doctor complete a form and provide medical records.

Note: All medical decisions are between you and your doctor. We do not offer medical advice. If you have questions about your coverage, this program, or alternative methods for submitting claims, please contact your employer's benefits department.

Benefits may be delayed if you do not follow the claim instructions above.

Once your benefit claim is received, we will provide written notice of our claim decision.

If your benefit claim is approved, you will receive a letter informing you of the benefit amount and how long you will receive benefits. You will work with the same benefit specialist for the duration of your claim. Your benefit specialist is with you every step of the way to make sure you receive the benefits allowed and the services that may help improve your quality of life.

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

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Required Fraud Warnings

Alaska, Alabama, Arkansas, Delaware, Idaho, Indiana, Louisiana, Maine, Minnesota, Ohio, Oklahoma, Rhode Island, Tennessee, Texas, Washington, West Virginia: Any person who, knowingly with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime, and may subject such person to criminal and civil penalties, and denial of insurance benefits.

Arizona: For your protection Arizona Law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California: For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting

to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

District of Columbia: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Hampshire: Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New Mexico: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Puerto Rico: Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggravated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a minimum of two (2) years.

Group disability income insurance products are underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. ReliaStar Life Insurance Company provides only administrative services for self-funded disability income plans. Home and Administrative Office: 20 Washington Avenue South, Minneapolis, MN 55401.

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