

Benefits at a Glance

Prepared for the Employees of:
DeKalb C.U.S.D 428



Group Name: DeKalb C.U.S.D 428
Group Number: 698997

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

PLAN | INVEST | PROTECT




VOYA
FINANCIAL

Explore now, and be ready for enrollment

		Example pricing
	Accident Insurance¹ 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 Insurance¹ 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 an 8-pack of sparkling water per week.
	Hospital Indemnity Insurance¹ Get a benefit payment after an eligible stay in a covered medical facility ² , and use it for any expense you'd like. Childcare, groceries, help around the house—it's up to you.	Less than a 12-pack of soda per week.

¹ 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 or eligible hospital stay. Receive \$50 for Accident Insurance and \$50 for Critical Illness Insurance. Wellness benefit payments are also available to covered spouses and children.	 Simple, Streamlined Claims Visit 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	 Flexibility Your benefit payments go directly to you, and can be used however you'd like. Spend them on medical or non-medical out-of-pocket expenses.
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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/dekalb>

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.

²The 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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