



Benefits at a Glance

If you have additional questions before you enroll, please call Voya Employee Benefits Customer Service at (877) 236-7564 or go to: <https://presents.voya.com/EBRC/MDLZ>



Group Name: Mondelēz International
Group Number: 730661

Your Benefits go beyond the basics

Along with essentials like medical and dental coverage, you have the opportunity to enroll in additional benefits available through Voya for Critical Illness, Accident insurance and Hospital Indemnity coverages. Each coverage you choose is a step toward more financial protection. Experience features like:



Group Pricing

helps make coverage cost-effective



Guaranteed-Issue Coverage

with no health questions ever asked



Payroll Deductions

so you don't have to worry about paying for coverage separately

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

PLAN | INVEST | PROTECT



Explore and enroll

Insurance



Accident Insurance¹

An 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. If you receive a covered treatment, you can use the benefit payment to spend on gas, utilities, or anything you'd like.



Critical Illness Insurance¹

Getting life back on track after a stroke, heart attack, or other covered illness is challenging enough. Critical Illness Insurance pays a lump-sum benefit if you are diagnosed with a covered disease or condition on or after your coverage effective date. Get coverage that can help with everyday out-of-pocket costs.



Hospital Indemnity Insurance¹

Get a fixed daily payment if you have a covered stay in a hospital², and use it for any out of pocket expense you'd like. Childcare, groceries, help around the house—it's up to you.

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

Critical Illness Insurance coverage pays an annual \$50 Wellness Benefit for covered individuals who complete an eligible health screening test.



Simple, Streamlined Claims

You'll be able to submit and check the status of a submitted claim online, anytime.



Flexibility

Your benefit payment goes directly to you and can be used however you'd like. Spend it on medical or non-medical out-of-pocket expenses.

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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