

**IMPORTANT: This is a fixed indemnity policy,
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Benefits at a Glance

Group Name: Ameri-national DBA NBKC Bank
Group Number: 732095
Class: All eligible employees



Your benefits go beyond the basics

Along with essentials like medical insurance, you can enroll in additional benefits available through your employer.

Explore now, and be ready for enrollment

Insurance



Accident Insurance Employee Paid

An accidental injury—like a broken bone, concussion or deep cut with stitches—may affect your daily plans, but what if you could lessen the financial impact? Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. Get a benefit payment to spend on out-of-pocket expenses such as gas, utilities, or anything you'd like.



Critical Illness Insurance Employee Paid

Getting life back on track after a stroke, heart attack, or other covered illness can be 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 Insurance Employee Paid

Get a fixed daily payment if you have a covered stay in a hospital 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.

² 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; or care or treatment for persons suffering from mental diseases or disorders or drug or alcohol addiction. "Critical care unit" and "rehabilitation facility" are also defined in the certificate.

What's included with your insurance coverage?



Wellness Benefit

If you are enrolled in Critical Illness Insurance, the Wellness Benefit pays an annual benefit for completing a covered health screening.

Critical Illness: \$75 for employees, \$75 for spouses, 100% of your benefit amount per child, annual maximum waived for all children.



Take your coverage with you

You 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.



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 or your beneficiary (depending on the type of coverage) and can be used however you'd like. Spend them on medical or non-medical out-of-pocket expenses, whatever you choose.

See the product brochure, certificate of coverage and any applicable riders for complete provisions, exclusions and limitations.

Non-Insurance Products

The following services are not insurance and may be discontinued at the request of your employer.



Voya Travel Assistance with your Accident Insurance

Offers you and your dependents services when traveling 100 miles or more from home, including: medical assistance services, emergency medical transport services, travel assistance services such as pre-trip and cultural information, security services and accessible technology.

Voya Travel Assistance services are provided by International Medical Group, Inc., Indianapolis, IN.



Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (877) 236-7564

Scan the QR code to visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your effective date.

<https://presents.voya.com/EBRC/NBKC>

**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.**

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. Accident Insurance Policy Form #RL-ACC3-POL-16; Critical Illness Insurance Policy Form #RL-CI4-POL-16; Hospital Confinement Indemnity Insurance Policy Form #RL-HI2-POL-18 provisions and availability may vary by state and your employer's plan.