

## Accident Insurance

# Meet Patty

Patty realized the value of her Accident Insurance when she was injured playing softball.

Patty was working full-time, raising two energetic children and playing in a summer softball league. While sliding into home base one evening, she broke her ankle. Fortunately, the paid benefits she received from her Accident Insurance meant she didn't have to break into her savings to cover copays and other expenses. As a result, the family vacation was saved.



## Patty's out-of-pocket expenses:



**\$1,000**

Surgery



**\$2,000**

Hospital confinement



**\$1,500**

Medical equipment



**\$500**

Physical therapy

Total out-of-pocket expenses **\$5,000**

### Accident Insurance benefits paid

Surgery **\$800**

Hospital confinement  
(365 day maximum) **\$600**

Medical equipment **\$500**

Physical therapy  
(6 session maximum per  
covered accident) **\$450**

**Total benefits  
paid**

**\$2,350**

Accident Insurance 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.

The example is provided for illustrative purposes 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. Accident Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy Form #RL-ACC3-POL-16. Form numbers, provisions and availability may vary by state or employer's plan.

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