

Claims Checklist & FAQ

Accident Insurance

Ready to file a claim?

Equip yourself with helpful information and documentation before you get started.

Information you'll need:

- ☐ Employer or Group name
- ☐ Group number (optional, but speeds up the process)
- ☐ Employee name
- ☐ Employee birthdate
- ☐ Employee Social Security number
- ☐ If the claim is for a spouse and/or child, you'll also need:
 - ☐ Spouse/child's name
 - ☐ Spouse/child's birthdate
 - ☐ Spouse/child's Social Security number
- ☐ Date of accident
- ☐ Description of accident

Examples of documentation you may need to upload or provide with an accident claim:

- ☐ Proof of injury, such as:
 - ☐ UB-04 form (if you were hospitalized – you can get this from the hospital's billing department)
 - ☐ Admit/discharge summary
 - ☐ Visit summary
 - ☐ Medical records
 - ☐ Itemized bills
 - ☐ Ambulance bill (or notation in medical record)
 - ☐ Medical equipment bill or notation in medical record
 - ☐ Operative report (if you had surgery)

This list is provided as an example only. Filing a claim may require any necessary medical records or proof of claim as determined during the review process. Claim form(s) may require completion by you, the employer and your attending doctor.

Unsure if your claim will be covered?

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident that occurs on or after your coverage effective date. "Accident" or "accidental" means an unforeseen event that results in a bodily injury. The benefit amount depends on the type of injury and care received. 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.

Here is some additional information:

• **Sicknesses or chronic health issues**

- Accident Insurance covers specific injuries and events resulting from accidents, not sicknesses. "Accident" or "Accidental" means an unforeseen event that results in a bodily injury. Sickness is defined as "an illness, infection, disease or any other abnormal physical condition that is not due to an injury. This includes pregnancy, infection and any other abnormal physical condition that is not caused by an accident."

• **Accidents that happen before coverage is effective**

- If you have car insurance, you probably know that it doesn't pay a benefit for a car accident that happens before your coverage is effective. Similarly, Accident Insurance provides benefit for specific injuries and events resulting from a covered accident that happens on or after your coverage effective date. Importantly, your coverage may include riders that may have pre-existing condition exclusions. Please see your certificate of insurance and riders for more information.

ReliaStar Life Insurance Company (Minneapolis, MN) and
ReliaStar Life Insurance Company of New York (Woodbury, NY),
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Additional FAQs

If my primary health insurance completely covered my medical costs, am I still eligible for Accident Insurance benefits?

Your Accident Insurance is separate from your medical insurance. These are not coordinated benefits and medical insurance is not offered by Voya Employee Benefits. Accident Insurance benefit payments are made directly to you independent of any other coverages you may have, and they can be used however you determine.

I forgot I had coverage. How far back do claims go?

Written notice of your claim and proof of claim should be given to us within the time frame provided in your Certificate.

If you have any questions or concerns, please reach out to the Voya Claims Department at 877-236-7564, 9:00am – 8:00pm EST Monday – Friday.

What accidents are covered?

For a complete description of your available benefits, conditions of benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

Does my Accident Insurance also cover damages to personal property, such as my vehicle?

No. Accident Insurance is supplemental health insurance that pays you benefits for specific injuries and events resulting from a covered accident. It is not property and casualty insurance.

Will my rates increase if I file a claim?

No, your individual rates do not increase based on your claim history.

Will I be penalized if I file a duplicate or non-payable claim?

No. You will receive a letter of explanation if a claim is denied. Duplicate claims are identified and combined and processed as one claim if they occur.

For a complete description of your available benefits, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.



Get started now

The fastest way to submit and monitor the status of your claim is online at voya.com/claims

This is intended to be used for information purposes only and does not indicate eligibility for a benefit. Filing a claim may require any necessary medical records or proof of claim as determined during the review process. A complete description of benefits, limitations, exclusions and termination of coverage is 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. Accident Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Voya Employee Benefits is a division of both companies. Product provisions and availability may vary by state and employer's plan.

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