

Voya Financial® 2018 benefit highlights



Choose Now & Be Well

Your benefits at Voya

Voya values the hard work its employees put into helping the organization become America's Retirement Company®. In return for making a difference in the lives our customers and colleagues and in the communities where we live and work, we provide an experience where employees can enjoy rewards and benefits for their contributions. With several options, employees have the opportunity to select the programs that best meet their individual and family needs during enrollment periods.

Voya Financial 2018 benefit highlights

Benefit options

Other important information

Health and Welfare benefits

Medical – Domestic partner coverage is available

- UnitedHealthcare Consumer Plan A.
- UnitedHealthcare Consumer Plan B.
- UnitedHealthcare Traditional Plan C.
- UnitedHealthcare Out-of-Area.
(only available in areas without adequate network access).
- Kaiser Permanente – Hawaii HMO.

Most employees will be using the UnitedHealthcare Choice Plus network. However, employees living in Minnesota, North Dakota, South Dakota and western Wisconsin will be utilizing UnitedHealthcare's strategic alliance arrangement with Medica and will be using the Medica Choice network of providers. All medical plans include prescription drug and mental health/substance abuse coverage.

Health Savings Account (HSA)

- Available for those enrolled in one of the Consumer Plans.
- Helps pay for eligible health care expenses, including your deductible, through Optum Bank.
- Voya will make contributions to your HSA for completing three health actions (maximum \$550).

Your enrollment in an HSA gives you a tax break on certain eligible health care expenses. 2018 contribution limits are \$3,450 for an individual and \$6,900 for family coverage. And, if you are over age 55 or greater, or turning 55 during the current year, you can contribute an additional \$1,000 in catch-up contributions. All maximums include Voya contributions. Don't forget to consider contributions from a prior employer when calculating your annual goal for your HSA at Voya.

Compass Insurance

- The Compass products are limited-benefit policies that pay a one-time lump-sum benefit upon the diagnosis of a covered disease or illness or specific injuries resulting from a covered accident.
- Residents of New York are able to participate in the Compass Specified Disease – New York and/or Compass Accident – New York plans.

You can use the payment for any purpose you like, for example, deductibles, child care, housecleaning, groceries, etc. Both policies include a Wellness Rider, which provides an annual benefit for insureds who complete a health screening test.

Dental – Domestic partner coverage is available

- The Delta Dental plan gives you access to preventive care with no deductible. You pay less when you use in-network dental providers.

Delta Dental's nationwide network of providers is extensive.

Vision – Domestic partner coverage is available

- The vision plan is administered by Superior Vision.

Coverage includes exams, frames, lenses and more.

Group Term Life Insurance

- Basic Employee Life Insurance – equal to the greater of one times your eligible pay or \$50,000.
- Supplemental Employee Life Insurance – you may purchase up to five times your eligible pay.
- Dependent Life Insurance – you may purchase life insurance to cover your spouse, domestic partner and/or children.

The combined maximum of Basic Employee Life Insurance and Supplemental Employee Life Insurance is \$1.5 million.

Dependent Life Insurance is limited to 50% of your Basic Employee Life Insurance.

You have the opportunity to purchase additional group term life insurance for you and your eligible spouse/domestic partner or child(ren).

Accident (AD&D) Insurance

- Basic Personal Accident – equal to your Basic Employee Life Insurance volume.
- Supplemental Personal Accident – you may purchase up to five times your eligible pay.
- Family Accident – you may choose to cover eligible dependents.

In addition to your Basic Accident Insurance, you have the opportunity to purchase additional accident insurance for you and your eligible spouse/domestic partner or child(ren).

The combined maximum of Basic Accident and Supplemental Accident Insurance is \$1.5 million. Employees must have Supplemental Personal Accident Insurance to have Supplemental Family Insurance.

Benefit options

Other important information

Health and Welfare benefits

Short-Term Disability (STD)

- Plan replaces 100% of your pay for up to the first six weeks after a one-week waiting period for a qualified disability and then 80% through week 26.

For eligible full-time employees working at least 30 hours per week.

Long-Term Disability (LTD)

- Basic LTD – replaces up to 50% of your eligible pay.
- Supplemental LTD – option to purchase an additional 10% of pay (pre- or post-tax) or an additional 20% of pay.

For eligible full-time employees working at least 30 hours per week. Benefits begin after a 26-week waiting period.

Flexible Spending Accounts (FSA)

- Health Care FSA – \$120-\$2,600 per year.
- Limited Purpose Spending Account – \$120-\$2,600 per year.
- Dependent Care FSA – \$120-\$5,000 per year.
- Transportation – Transit \$260/month or Parking \$260/month

Enrollment in an FSA gives you a tax break on certain eligible expenses.

Legal Services

- Quick, affordable access to routine legal services.
- Administered by ARAG.

Retirement benefits

Retirement Plan

- Cash-balance pension plan.
- Benefit equal to 4% of eligible pay.

Immediate eligibility. Fully vested after three years.

401(k) Savings Plan

- 100% company match on first 6% of eligible pay up to IRS limits.
- 1%-50% employee contribution up to IRS limits.
- Catch-up contributions available for employees over age 50 or turning age 50 during calendar year.

Immediate eligibility. Fully vested after four years.

Other important benefits

Time Away From Work

- Paid Time Off (PTO).
- Paid Parental Leave.
- Nine paid holidays.
- Volunteer Time Away Program – up to 40 hours.
- Civic, Jury Duty and Bereavement Leave.

Prorated based on hire date.

Employees who are eligible for Family Medical Leave Act (FMLA) may be eligible to receive parental leave benefits.

Paid time off for bonding and activities related to the care and well-being of a newborn or adopted child.

Training and Development

- Tuition Reimbursement up to 80% of eligible job-related courses.
- Industry education – Series 6 License Training, if needed for job.
- The Learning Center.

Management approval required.

Work/Life Programs

- Flexible work arrangements.
- Wellness/fitness activities.

Depends on role and/or location.

Benefit options	Other important information
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Other important benefits continued

Well-Being Programs

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| <ul style="list-style-type: none"> • MeQuilibrium — an online stress management program. • The Optum Special Needs Navigator — If you have a child with behavioral or development needs, the Optum Special Needs Navigator program can help you find the right services from the medical, social service and educational systems. • Retrofit — A personalized weight-management program that can help to transform lives consisting of coaching, classes and community • Livongo — combines the latest technology with coaching to support you in managing your diabetes | <p>Available at no cost to eligible employees.</p> |
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Adoption Assistance Program

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| <ul style="list-style-type: none"> • Provides financial assistance to employees who add to their family through adoption. | <p>Maximum reimbursement is \$5,000 per adoption with a \$10,000 lifetime maximum.</p> |
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Employee Referral Program

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| <ul style="list-style-type: none"> • Employees can refer a candidate for employment with Voya. If hired, a cash award may be available for their efforts. | <p>Eligibility rules apply. Please refer to the specific employee referral program guidelines.</p> |
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Employee Assistance Program (EAP)

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| <ul style="list-style-type: none"> • Counseling and resources for personal concerns. • Includes enhanced WorkLife services. | <p>Available at no cost to all employees and eligible family members.</p> |
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Bright Horizons

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| <ul style="list-style-type: none"> • Back-up care for employees and their families for those days when regular caregiver arrangements fall through. | <p>Child and elder care available.</p> |
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Health Advocate

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| <ul style="list-style-type: none"> • Personalized and confidential assistance to help navigate complex health care and insurance-related issues. | <p>For employees and family members, including parents.</p> |
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Survivor and Transitional Support Services

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| <ul style="list-style-type: none"> • This is a voluntary program offered to provide professional financial counseling to the surviving spouse, domestic partner or other key adult survivor of a deceased employee and an employee who has been diagnosed with a terminal illness. | |
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Business Travel Accident Insurance

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| <ul style="list-style-type: none"> • Provides coverage equal to five times eligible pay while traveling on Voya business. | <p>Minimum is \$100,000, and the maximum is \$750,000.</p> |
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This brochure offers highlights of the Voya benefit program. It does not attempt to cover all of the details of the plan. These are contained in the official plan documents and insurance contracts that govern the various plans within the benefits programs. Should there be any conflict between the information in this brochure and the provisions of the legal documents and contracts, the terms of those documents and contracts will control. Participation in a Voya benefits program does not give you the right to be employed by the company, nor does it give you the right to claim any benefit not covered by the plan(s). Voya reserves the right to change or terminate any plan at any time. More detailed information on a particular benefit plan may be found in the Summary Plan Description for that plan, which you may access on myHR through Voya 360°.