

Voya Financial™ 2016 Benefit Highlights



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 to our customers, colleagues and communities, we provide an experience where employees can enjoy rewards and benefits for their work. With several options, employees have the opportunity to select the programs that best meet their needs during enrollment periods.

Voya Financial™ 2016 Benefit Highlights

Benefit Options

Other Important Information

Health and Welfare Benefits

Medical – Domestic partner coverage is available

- UnitedHealthcare HealthFund 1300 High Deductible Health Plan (HDHP).
- UnitedHealthcare HealthFund 2600 HDHP.
- UnitedHealthcare HealthFund Out-of-Area HDHP (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 Accounts (HSA)

- Helps pay for eligible health care expenses – including your deductible – through Optum Bank.
- Voya will make contributions to your HSA account for completing wellness activities (maximum \$550 employee-only coverage and \$1,100 employee + family coverage).

Gives you a tax break on certain eligible health expenses. 2016 contribution limits are \$3,350 for an individual and \$6,750 for family level coverage. And, if you are over age 55, you can contribute an additional \$1,000 (these maximums include any Voya contributions).

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 insurance – equal to one times eligible pay or \$50,000.
- Supplemental insurance – purchase up to five times your eligible pay.

The combined maximum of basic and supplemental insurance is \$1.5 million.

Survivor and Transitional Support Services

- 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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Benefit Options	Other Important Information
Health and Welfare Benefits Continued	
Dependent Group Term Life Insurance	
<ul style="list-style-type: none"> The option to purchase life insurance to cover your spouse, domestic partner and/or children. 	Spouse/Domestic Partner: \$20,000 to \$100,000. Children: \$5,000, \$10,000 or \$15,000.
Personal Accident Insurance	
<ul style="list-style-type: none"> Basic insurance – equal to one times eligible pay or \$50,000. Supplemental insurance – purchase up to five times your eligible pay. 	These benefits are paid in addition to any life insurance benefits received. The combined maximum of basic and supplemental personal accident insurance is \$1.5 million.
Supplemental Family Personal Accident Insurance	
<ul style="list-style-type: none"> You may choose to cover eligible dependents. 	These benefits are paid in addition to any life insurance benefits received.
Business Travel Accident Insurance	
<ul style="list-style-type: none"> Provides coverage equal to five times eligible pay while traveling on Voya business. 	Minimum is \$100,000 and the maximum is \$750,000.
Short-Term Disability (STD)	
<ul style="list-style-type: none"> Plan replaces 100% of your pay for up to first six weeks after a one-week waiting period for a qualified disability and then 80% through week 26. 	For eligible full-time employees only.
Long-Term Disability (LTD)	
<ul style="list-style-type: none"> 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 only. Benefits begin after a 26-week waiting period.
Flexible Spending Accounts (FSA)	
<ul style="list-style-type: none"> Health Care FSA – \$120 - \$2,500 per year. Limited Purpose Spending Account – \$120 - \$2,500 per year. Dependent Care FSA – \$120 - \$5,000 per year. Transportation – Transit \$130/month or Parking \$250/month. 	Gives you a tax break on certain eligible expenses.
Legal Services	
<ul style="list-style-type: none"> Quick, affordable access to routine legal services. Administered by ARAG. 	
Employee Assistance Program (EAP)	
<ul style="list-style-type: none"> Counseling and resources for personal concerns. 	For employees and family members.
Bright Horizons	
<ul style="list-style-type: none"> Back-up care for employees and their families for those days when regular caregiver arrangements fall through. 	
Health Advocate	
<ul style="list-style-type: none"> Personalized and confidential assistance to help navigate complex health care and insurance-related issues. 	
Paid Parental Leave	
<ul style="list-style-type: none"> Eligible employees will receive parental leave benefits. Paid time off for bonding and activities related to the care and well-being of a newborn or adopted child. 	

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Benefit Options	Other Important Information
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Retirement Benefits

Retirement Plan

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| <ul style="list-style-type: none"> • Cash-balance pension plan. • Benefit equal to 4% of eligible pay. | <p>Immediate eligibility. Fully vested after three years.</p> |
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401(k) Savings Plan

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| <ul style="list-style-type: none"> • 100% company match on first 6% of eligible pre-tax pay. • 1% - 50% employee contribution up to IRS limits. • Catch-up contributions available for over age 50. | <p>Immediate eligibility. Fully vested after four years.</p> |
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Transition Counseling Services

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| <ul style="list-style-type: none"> • Provides complementary investment and retirement planning educational seminars and personal advice. | |
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Other Important Benefits

Time Away From Work

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| <ul style="list-style-type: none"> • Paid Time Off (PTO). • Nine paid holidays. • Volunteer Time Away Program – up to 40 hours. • Civic, Jury Duty and Bereavement Leave. | <p>Prorated based on hire date.</p> |
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Training and Development

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| <ul style="list-style-type: none"> • Tuition Reimbursement up to 80% of eligible job-related courses. • Industry Education – Series 6 License Training, if needed for job. • The Learning Center. | |
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Work/Life Programs

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| <ul style="list-style-type: none"> • Flexible work arrangements. • Wellness/fitness activities. | |
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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"> • When employees refer a qualified candidate who is then hired by Voya, they may receive a reward for their efforts. | |
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