

# Claims Checklist & FAQ

## Critical Illness/Specified Disease Insurance

### Ready to file a claim?

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

#### Information you'll need:

- Employer/Group name or Group number
- Employee name
- Employee birthdate
- Employee Social Security number
- If the claim is for a dependent you will also need to provide their name, date of birth, and Social Security Number
- Date of diagnosis
- Description of diagnosis

#### Examples of documentation you may need to upload with a critical illness or specified disease claim:

- A completed Critical Illness or Specified Disease Claims Form
- An Attending Physician Statement of Critical Illness/Specified Disease Form, completed fully and signed and dated by your primary treating doctor
- Depending on the reason for the claim, you may need to provide one or more of the following documents with the date of diagnosis:
  - Treatment records documenting past treatment for same or similar condition
  - Medical records documenting critical illness-related visits to your treating doctor
  - Surgery or procedures reports related to your critical illness
  - Documentation showing that you were placed, could not be placed, or had a living donor transplant in advance of placement on the UNOS (United Network for Organ Sharing) list (required for all Major Organ Transplant/Major Organ Failure and may be required for Renal Failure cases)
  - Medical documentation with neuroimaging confirming neurological impairment (required for stroke diagnosis)
  - Pathology report or clinical diagnosis if pathological diagnosis cannot be made because it is medically inappropriate or life-threatening (required for all cancer diagnoses)
  - UB-04 or itemized bill from hospitalization (required for Infectious Disease claims)
  - Treatment and testing records (required for cardiac events)
  - Medical documentation showing the date you began regular weekly dialysis may be required (required for all End stage Renal Failure cases)

This list is provided as an example only. Filing a claim may require any necessary medical records, proof of claim, or copy of death certificate if applicable as determined during the review process. Claim form(s) may require completion by you, the employer and your attending doctor. For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

ReliaStar Life Insurance Company (Minneapolis, MN) and  
ReliaStar Life Insurance Company of New York (Woodbury, NY),  
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## Unsure if your claim will be covered?

Critical Illness and Specified Disease Insurance pays a lump-sum benefit if you are diagnosed with a covered illness or condition on or after your coverage effective date. Critical Illness and Specified Disease 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.

### • Covered conditions

– Benefits are paid for conditions as defined in the Certificate. These covered illnesses or conditions can include such things as a heart attack or a stroke. It's important to know that the claim form lists all conditions, but your coverage may not include all of them. Before you begin your claim, it may be helpful to review your certificate of coverage and any riders for complete provisions.

### • Conditions that are diagnosed 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, Critical Illness Insurance covers diagnoses for covered conditions that you receive *on* or *after* your coverage becomes effective. It's important to know that some coverage includes a requirement to be insured under the policy for a certain period of time before benefits are payable and some coverage has a pre-existing conditions exclusion. Benefits may also be limited or reduced based on the attainment of certain ages.

## Additional FAQs

Here are some additional questions that may be helpful as you prepare your claim:

*If my primary health insurance completely covered my medical costs, am I still eligible for Critical Illness Insurance benefits?*  
Your Critical Illness or specified disease Insurance is separate from your medical insurance. They are not coordinated benefits, and medical insurance is not offered by Voya Employee Benefits. Benefit payments for a covered illnesses or conditions are made based on the provisions of your coverage and made directly to you independent of any other coverages you may have. Paid benefits can be used however you determine.

*Is COVID-19 considered a covered illness or condition?*

This will depend on your type of coverage. Critical Illness Insurance may include an Infectious Disease Benefit which covers the diagnosis of a severe infectious disease, such as COVID-19, that results in your confinement to a hospital for a specified number of consecutive days.

Your Critical Illness Insurance may also include an Infectious Condition Additional Benefit Rider that may pay a benefit upon diagnosis of an infectious condition, such as COVID-19, along with an additional benefit if you are hospitalized for the diagnosis of an infectious condition, such as COVID-19. To receive the additional hospitalization benefit, your hospitalization must include a confinement to an observation unit for at least 20 consecutive hours as well as an associated room and board charge.

Please note that the Infectious Condition Additional Benefit Rider is not available for policies issued in the State of New York.

*What if I've already had one diagnosis under my coverage, and now have another?*

Eligibility for a benefit will depend on the provisions of your certificate and any riders. For more information about your coverage, please review those documents. If you have additional questions, please contact the Voya Claims Center at 877-236-7564 from 9:00am - 8:00pm EST Monday - Friday.

**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](https://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 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. Critical Illness and Specified Disease 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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