

# Benefits at a Glance

Prepared for the employees of:  
HUB International

Group Name: HUB International  
Group Number: 717401

## Your benefits go beyond the basics

Along with essentials like medical and dental insurance, you have the opportunity to enroll in additional benefits available through your employer. Each one you choose is a step toward a more protected, financially confident tomorrow. Enroll through your employer, and experience features like:



### Group Pricing

helps make coverage  
cost-effective



### Streamlined Claims

can be submitted and tracked  
online



### Payroll Deduction

so you don't have to  
worry about another bill

ReliaStar Life Insurance Company,  
a member of the Voya® family of companies

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**VOYA**  
FINANCIAL

## Explore now, and be ready for enrollment

### Example pricing



#### Accident Insurance<sup>1</sup>

A covered accidental injury—like a broken bone, concussion or deep cut—may affect your daily plans, but it doesn't have to hurt your financial ones. Get a benefit payment to spend on gas, utilities, or anything you'd like.

Less than an 8-pack of **sparkling water** per week.



#### Critical Illness Insurance<sup>1</sup>

Getting life back on track after a stroke, heart attack, or other covered illness is challenging enough. Get coverage that can help with everyday expenses and more.

Less than a **venti latte** per week.



#### Hospital Indemnity Insurance<sup>1</sup>

Get a benefit payment after an eligible stay in a covered medical facility<sup>2</sup>, and use it for any expense you'd like. Childcare, groceries, help around the house—it's up to you.

Less than a 6-pack of **toilet paper** per week.

<sup>1</sup>This 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.

## What's included? More than you might expect:



#### Simple, Streamlined Claims

Visit [voya.com/claims](http://voya.com/claims) and follow these steps:

1. Answer a few questions
2. Submit the required forms
3. Check the status of your claim online, anytime



#### Flexibility

Your benefit payments go directly to you, and can be used however you'd like. Spend them on medical or non-medical out-of-pocket expenses.



Ready for the next step? Find your specific cost plus more coverage details through this link:

Visit your Employee Benefits Resource Center:

<https://presents.voya.com/EBRC/hubinternational>

**Don't miss this opportunity to enroll in these options for the coming year.  
More information about how to enroll will be provided by your employer.**

<sup>2</sup>The definition of "hospital" does not include an institution or any part of an institution used as: a hospice unit, including any bed designated as a hospice or swing bed; a convalescent home; a rest or nursing facility; a free-standing surgical center; an extended care facility; a skilled nursing facility; or a facility primarily affording custodial, educational care, or care for the aged; or care or treatment for persons suffering from mental diseases or disorders or drug or alcohol addiction. "Critical care unit" and "rehabilitation facility" is are also defined in the certificate.

This highlights some of the benefits of these accounts. If there is a discrepancy between this material and the plan documents, the plan documents will govern. WEX Health, Inc. reserves the right to amend or modify the services at any time.

This is a summary of benefits 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. Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Form numbers, provisions and availability may vary by state and your employer's plan.

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