



Based on 110 claimant responses, 89% of claimants with critical illness insurance said the benefit gives them confidence that they are well prepared.

“Voice of the Customer Survey.”
Voya™ Employee Benefits, 2012.

Critical Illness Insurance

A limited benefit policy

Beyond “It Can’t Happen to Me”

We’ve all thought or said those words dozens of times in our lives. But even if you’ve never personally experienced a serious illness – such as a heart attack or stroke – you no doubt have a family member or coworker who has. Ask them what surprised them the most, and somewhere behind the “I didn’t think it could happen to me” you’ll hear about the financial impact.

For a time, a critical illness can keep you from working. While you’re recuperating, it can keep you from doing simple maintenance on homes and vehicles. It can mean travel to see specialists, day care for children while you’re at medical appointments, and unforeseen out-of-pocket expenses.

That’s where critical illness insurance can help.

About Critical Illness Insurance

Compass Critical illness 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.

Critical illness insurance pays one-time, lump sum benefit amount upon the diagnosis of a covered disease or illness. You can use this money for any purpose you like.

Meet Patrick

He’s 39 — and though he’s become a little inactive at his desk job, he’s always thought he was in decent health. Six months ago, he had a heart attack. The prognosis is good, but his recuperation could have been more difficult if it weren’t for the money from his critical illness policy.



- Out of Pocket Medical Expenses (not covered by health plan): **\$5,000**
- 1-2 Months of Living Expenses: Mortgage/Rent: **\$1,250**
- Food/Utilities: **\$750**
- Car Payment: **\$400**
- Car Insurance: **\$75**
- Miscellaneous Living Expenses: **\$250**
- Total out-of-pocket expenses: **\$7,725**
- Total benefit paid under policy: **\$10,000**

The amounts shown are for illustrative purposes only. Actual costs of treatment may vary. Benefit amount assumes \$10,000 of base coverage. Your employer may offer different amounts or options. See the product brochure and certificate for a complete list of covered conditions, options, exclusions, and limitations.

Chart your course with Voya Employee Benefits.



Ninety-two percent of critical illness insurance claimants said their benefit was important in helping cope with their illness.

“Voice of the Customer Survey.”
Voya Employee Benefits, 2012.

Advantages to Buying Compass Products

- 1 Rates are typically lower when you purchase such coverage through your employer.
- 2 Premium amounts are conveniently deducted from your paycheck.
- 3 There are no health questions to answer.



Enroll for Coverage

To learn more and to apply for this benefit, look for additional information coming soon.

This product is issued and underwritten by ReliaStar Life Insurance Company, a member of the Voya™ family of companies. Home and Administrative Office: 20 Washington Avenue South, Minneapolis, MN 55401.

This brochure is a summary only and the policy, certificate, and riders should be reviewed for complete provisions, exclusions and limitations.

Compass Critical Illness Policy Form #: RL-CI3-POL-12. Compass Critical Illness Certificate Form #: RL-CI3-CERT-12. Form numbers, product provisions, and availability may vary by state.

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