



Maritz  
**HEALTHY YOU!**

# **Voya Voluntary Benefit Plans**

**Hospital, Accident, Critical Illness**

**January 1, 2024**



# Voya Voluntary Benefit Plans

## Administered by Voya

- There are no changes to the rates and coverage for all three plans for 2024
- You do not have to be enrolled in the Maritz medical plan to be eligible for these plans
- Each plan pays a cash benefit directly to you, regardless of any benefits you receive from other insurance programs
  - Use the money however you like - for medical or transportation expenses, mortgage payments, household expenses, etc.



# Voya Voluntary Benefit Plans

- Your spouse and unmarried children up to age 26 are eligible if you are also enrolled
- The plans are portable and can be taken with you if you ever leave Maritz
- No pre-existing condition exclusions or approval needed to enroll in coverage
  - For Critical Illness, before a benefit will be paid:
    - Must be at least 12 months between diagnoses of same condition
    - New diagnosis must occur on or after your effective date in the plan
- Choose the level of protection you want. You can enroll in one, two, or all three options.
  - If eligible, receive benefits from multiple plans for same accident or illness **in addition to** your medical or other benefit plans.
    - Accident + Hospital + Medical (if applicable)
    - Critical Illness + Hospital + Medical (if applicable)
- For a copy of the detailed certificates of coverage or to file a claim, go to [Maritzbenefits.com](https://Maritzbenefits.com)>Health>Voya Accident, Critical Illness, Hospital Confinement Indemnity



# Voya Voluntary Benefit Plans

## Hospital Confinement Indemnity Plan – no changes to coverage or rates for 2024

- Benefit paid for each day of inpatient hospitalization
  - Outpatient not eligible
- Includes maternity
- \$500 Hospital Admission benefit paid Day One of Admission
- Additional daily benefit of \$100 per day
  - \$300 per day for ICU
- Up to max benefit of 30 days per confinement
  - 15 days for ICU
  - Maximum benefit of 30 days for all admission types (ICU or Non-ICU)

### Semi-Monthly Costs:

Employee only  
\$4.98

Employee + Spouse  
\$10.33

Employee + Children  
\$7.80

Family  
\$13.15



# Voya Voluntary Benefit Plans

## Hospital Confinement Indemnity Plan (continued)

- Re-confinements that occur within 14 days after discharge for same or related condition are considered continuation of previous confinement
- The \$500 Hospital Admission/Initial Confinement benefit is payable only once per calendar year per covered member
  - Maximum of 4 Initial Confinement benefits for all covered family members per calendar year
- For maternity admissions, must have employee+child or family coverage already in place with other children enrolled at time of birth for new baby to be eligible for a Hospital Confinement benefit in addition to the mother's benefit.
  - Otherwise, only new mom receives hospital benefit if enrolled in the plan prior to delivery date



# Voya Voluntary Benefit Plans

## Accident Plan (Voya)

- Pays a benefit for specific injuries and events resulting from a covered accident that occurs while you are not at work, on or after your coverage effective date.
- The benefit amount depends on the type of injury and care received.
- Common injuries covered are Burns, Emergency Dental Work, Eye Injury, Torn Knee Cartilage or Tendon/Ligament/Rotator Cuff, Concussion, or Paralysis (Paraplegia or Quadriplegia), Joint Dislocations, and Fractures.
- You may be required to seek care for your injury within a set amount of time.



# Voya Voluntary Benefit Plans

## Accident Plan Summary and Rates – no changes to coverage or rates for 2024

### Examples of Benefits Paid under the Accident Plan:

- Hospital Admission - \$750
- Coma lasting 14 days or more - \$8500
- Urgent Care Facility Treatment - \$150
- Initial Doctor Visit - \$60
- Torn Knee Cartilage, Surgical Repair - \$400
- Leg Fracture - \$1200 if no surgery or \$2400 if surgery

#### Semi-Monthly Costs

##### Employee Only

\$3.56

##### Employee + Spouse

\$6.13

##### Employee + Children

\$7.01

##### Employee + Family

\$9.58



# Voya Voluntary Benefit Plans

## Critical Illness Plan (Voya) – no change to coverage or rates for 2024

- Lump-sum benefit paid upon diagnosis of Heart Attack, Stroke, Cancer, or Major Organ Transplant
  - \$10,000 for you or your covered spouse, \$5,000 for a covered child
    - 25% paid for Coronary Artery Bypass or Carcinoma in situ
    - 10% paid for skin cancer
- Semi-monthly rates for employee and spouse based on employee's age
  - Ranges from \$2.10 if <25 years old to \$31.30 if 70+
  - Rate for child coverage is \$.40 per pay period





# Voya Voluntary Benefit Plans

For a complete list of all age bands and rates for the Critical Illness plan, or for additional information about any of these three voluntary plans, go to:

[Maritzbenefits.com](https://maritzbenefits.com), then **Health > Voya Accident, Critical Illness, & Hospital**

Click on the link to the Voya website in the left column of that page, then click the **Learn More** link and **Benefits Summary and Costs** for each plan to see complete cost information, plan highlights, real life claim examples, and videos.

Accident and Critical Plans each have an annual \$50 Wellness Screening benefit

- Pays upon completion of a health screening test for you and/or your covered spouse.
- Covered children are eligible for 50% of your benefit amount, up to \$100 maximum for all children



# Voya Voluntary Benefit Plans

- Voya Travel Assistance is also included with both the Accident and Critical Illness plans when traveling more than 100 miles from home
- Still have questions? Call Voya at 1.877.236.7564 or the Maritz Benefits Department at [Benefits@Maritz.com](mailto:Benefits@Maritz.com) or 636.827.4088

