

Catastrophic Accident Benefit

For Compass Accident Insurance



What is the Catastrophic Accident Benefit?

If you are severely injured in a covered accident, the Catastrophic Accident Benefit may provide an additional benefit payment. Note that you will be eligible to receive this benefit payment 365 days after the covered accident. Your employer's plan may also include an additional benefit payment for home or vehicle modification. Plus, if you have Accident Insurance coverage for your spouse and/or children, they may also be covered for the Catastrophic Accident Benefit.

Meet Susan

Susan was injured in a serious car accident 14 months ago and lost her sight. She received a benefit payment from her Accident Insurance coverage for her initial hospital stay and physical therapy. Since Susan is permanently blind and her Accident Insurance includes the Catastrophic Accident benefit, she received an additional benefit payment, which helped her cover living expenses and rehabilitation costs.

What is covered?

You will be eligible for the additional benefit payment if you permanently lose or lose function of any of the following:

- Both hands or both feet
- One hand and one foot
- Hearing in both ears
- The use of both arms or both legs
- One arm and one leg
- The ability to speak
- The sight of both eyes

How can the Catastrophic Accident Benefit help?

You may use the benefit payment however you would like. Below are a few examples of how you could choose to use this benefit:

- Medical deductibles and copays
- Child care
- Everyday expenses like utilities and groceries

How much does it cost?

The Catastrophic Accident Benefit is automatically included with your Accident Insurance coverage at no additional cost to you.

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Are there any exclusions or limitations?*

Yes. Benefits are not payable for any loss caused in whole or directly to by any of the following:

- Participation or attempt to participate in a felony or illegal activity.
- An accident while the covered person is operating a motorized vehicle while intoxicated, as defined by the jurisdiction where the accident occurred.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss that occurs while on full-time active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- Operating, or training to operate or service as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor-driven. Flying as a fare passenger is not excluded.
- Engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting, kitesurfing or any similar activities.
- Practicing for or participating in any semiprofessional or professional competitive athletic contest for which any type of compensation or remuneration is received.
- Any sickness or declining process caused by sickness.
- Work for pay, profit or gain (If your employer's plan provides 24-hour coverage, this exclusion does not apply.)

In addition, the Catastrophic Accident Benefit is not payable if the covered person is in a coma at the end of the 365 day period following the covered accident. The catastrophic accident benefit reduces to 50% at age 65, and to 25% at age 70. These provisions may vary by state and employer.

*Exclusions and limitations may vary by state and employer. Consult your certificate and rider for the provisions that apply to your plan.

The Catastrophic Accident Benefit is a rider on the Compass Accident Insurance policy which 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.

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. Accident Policy Form #: RL-ACC3-POL-16. Catastrophic Accident Rider Form #: RL-ACC3-CAR-16. Form numbers, provisions and availability may vary by state.

Accident Insurance is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies.

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