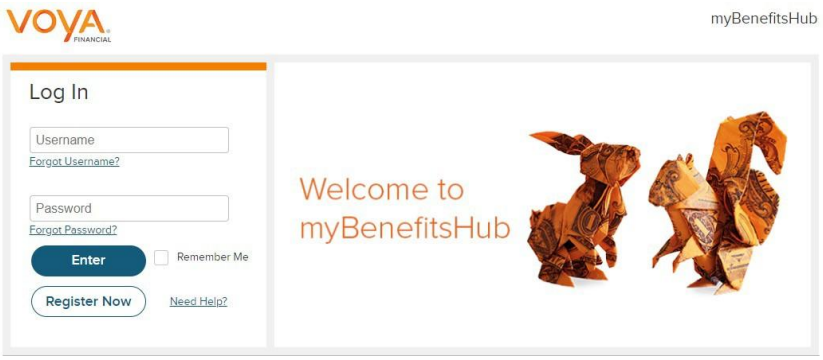
myBenefitsHub

Portal Guide

Managing and understanding your benefits can be difficult. This is why we designed our online platform, myBenefitsHub, to deliver a secure, consistent, and personalized user experience that strives to keep you connected to your benefits. This portal guide describes what options are available on the portal.

How to register

1. Visit mybenefitshub.voya.com or scan the QR code below and click Register Now to create an account.
2. To verify your identity, you'll receive a code via the email or mobile phone number on file with us. (If no email or mobile phone number is on file, you can either use our mobile match service or request a PIN be mailed to you.)
3. Once verified, you can create permanent login credentials and update your login verification preferences.
4. You have the option to register your device to make logging in easier.
5. When logging in later, you will be asked to enter a code (text message or email) along with your permanent login credentials.



Scan to visit myBenefitsHub

Portal features

With the many features available on myBenefitsHub you will be able to:

- Access a summary of your Supplemental Health Insurance enrolled coverages
- Start a new Supplemental Health Insurance, Disability or Leave claim and check a claim's status
- Get help with FAQs
- Upload forms or other documents
- Send your designated leave Claim Specialist a note
- Download medical certification or authorization forms
- Learn about federal and state regulations that apply to your leave
- Add time to a claim or document a day taken on your approved intermittent leave
- See remaining time you have for each leave
- Update your communication preferences for all your benefits offered by Voya

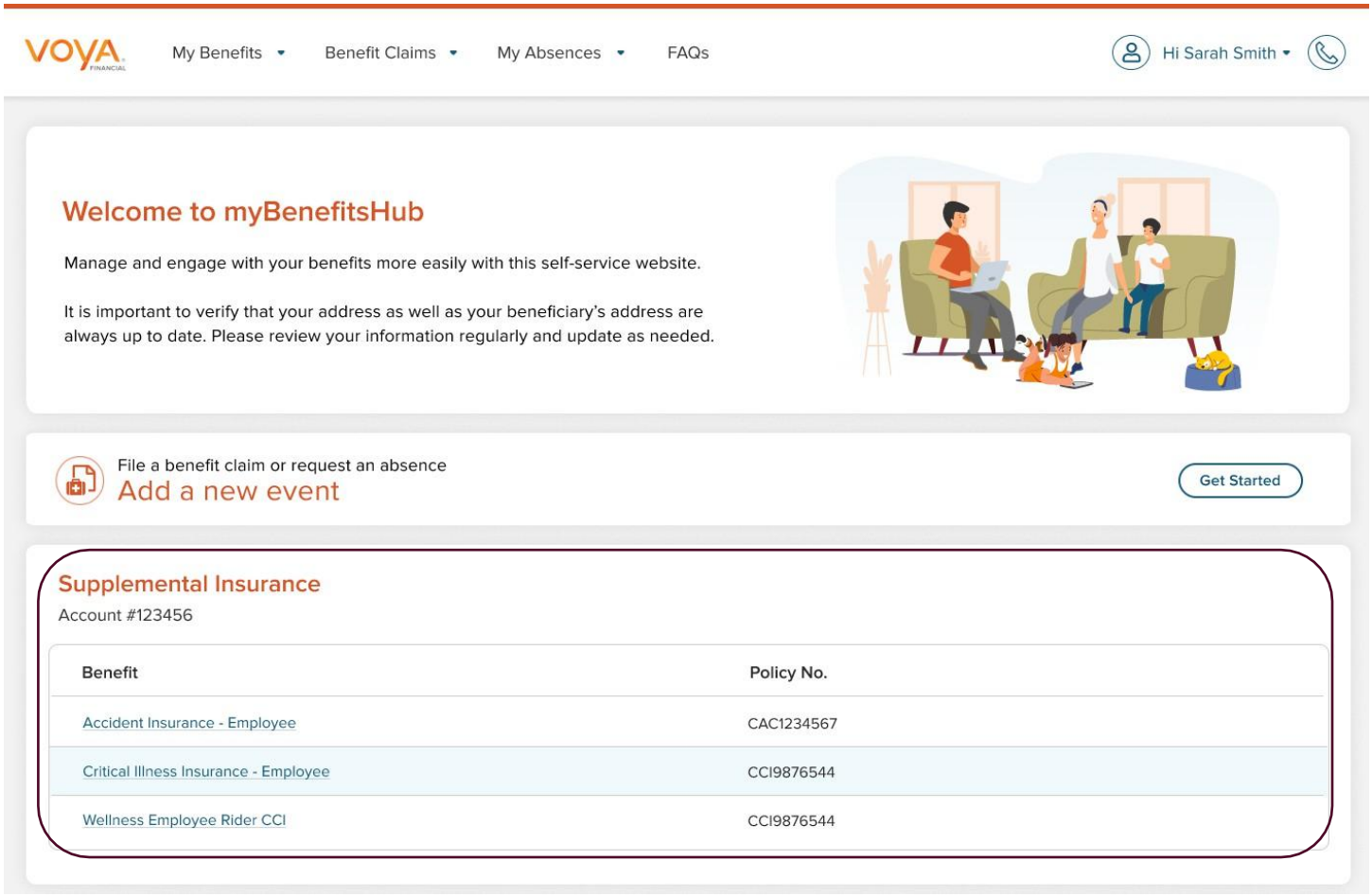
ReliaStar Life Insurance Company (Minneapolis, MN),
a member of the Voya® family of companies

Homepage

After you login to myBenefitsHub, you'll reach the homepage where you can see an overview of your enrolled Voya-offered coverages and select a specific coverage to get more information. If you have existing claims, you can access more information about them under Recent Events. Please note these screenshots are for illustrative purposes only and your experience may vary based on your enrolled coverages.

Need assistance?

For registration and login questions, please contact **1-855-784-5348** Monday – Friday, 7 a.m. – 9 p.m. EST.



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Supplemental Health Insurance coverage information

A list of the Supplemental Health Insurance coverage(s) you are enrolled in will appear under the My Benefits dropdown. You can click the product to learn more about the coverage(s), access coverage information and view coverage amounts. These will be summaries only. The policy, certificate and riders should be reviewed for complete provisions, conditions on benefit determination, exclusions and limitations.

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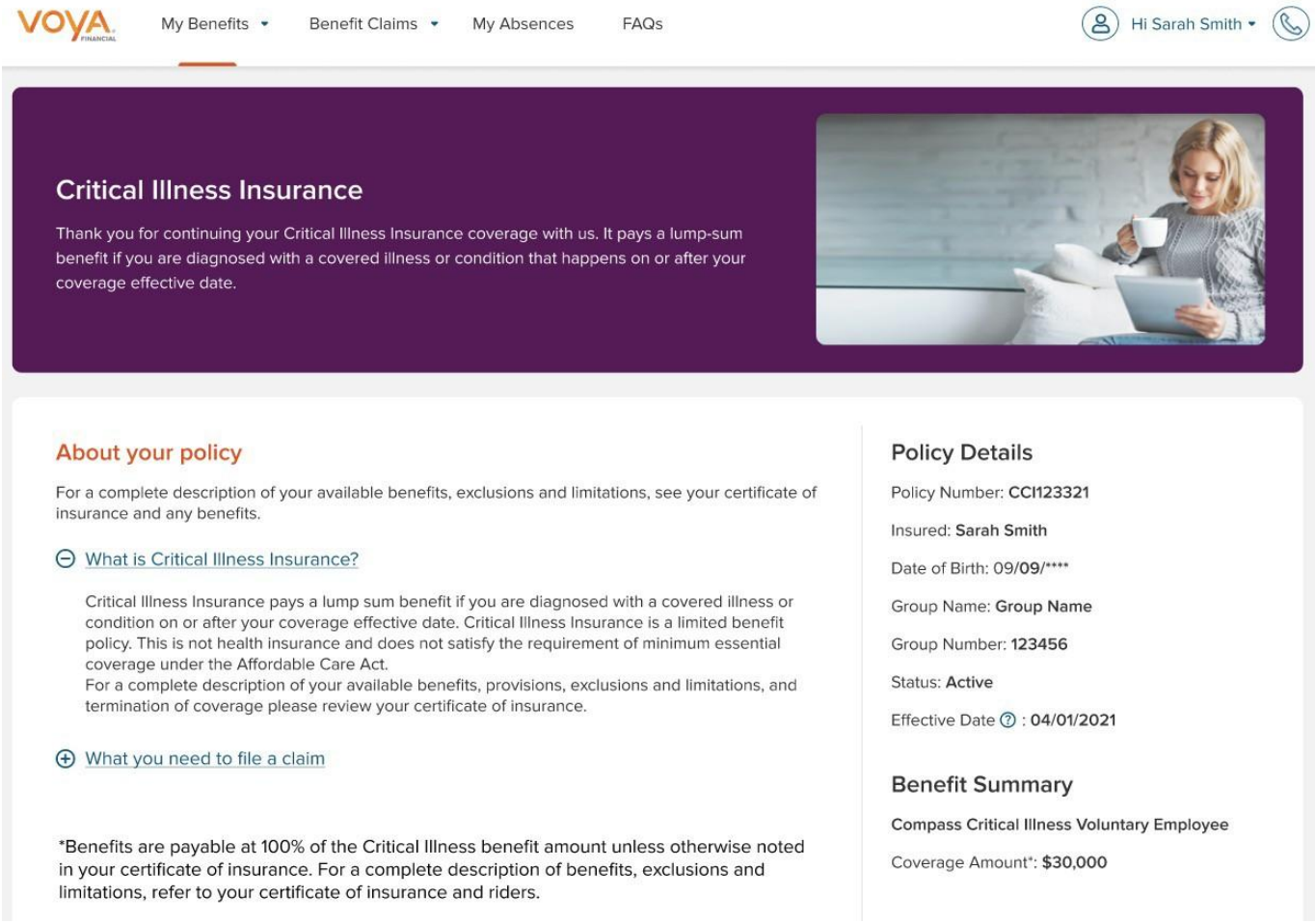

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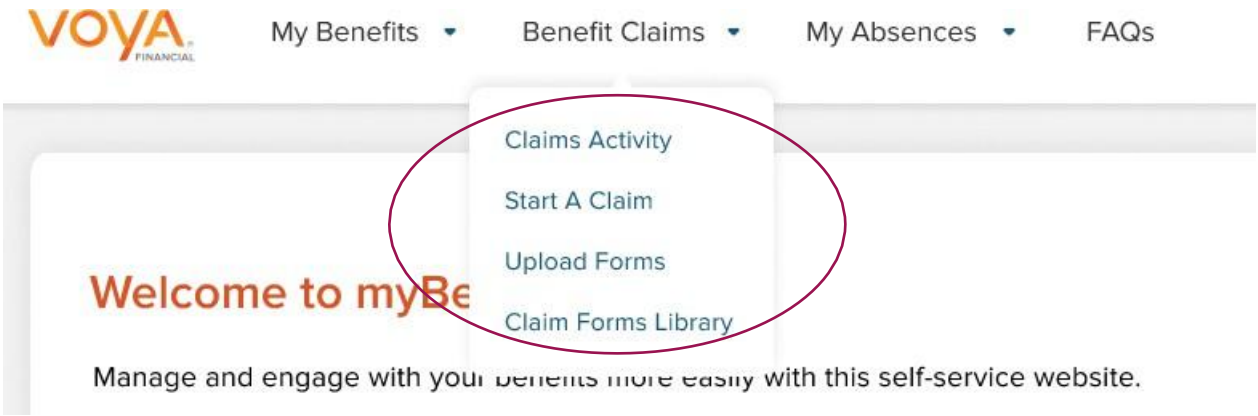
Supplemental Health Insurance claims

Under Benefit Claims you can view Supplemental Health Insurance claims activity, start a claim and upload forms. You can also access the Voya Claims Center to submit claims at voya.com/claims.



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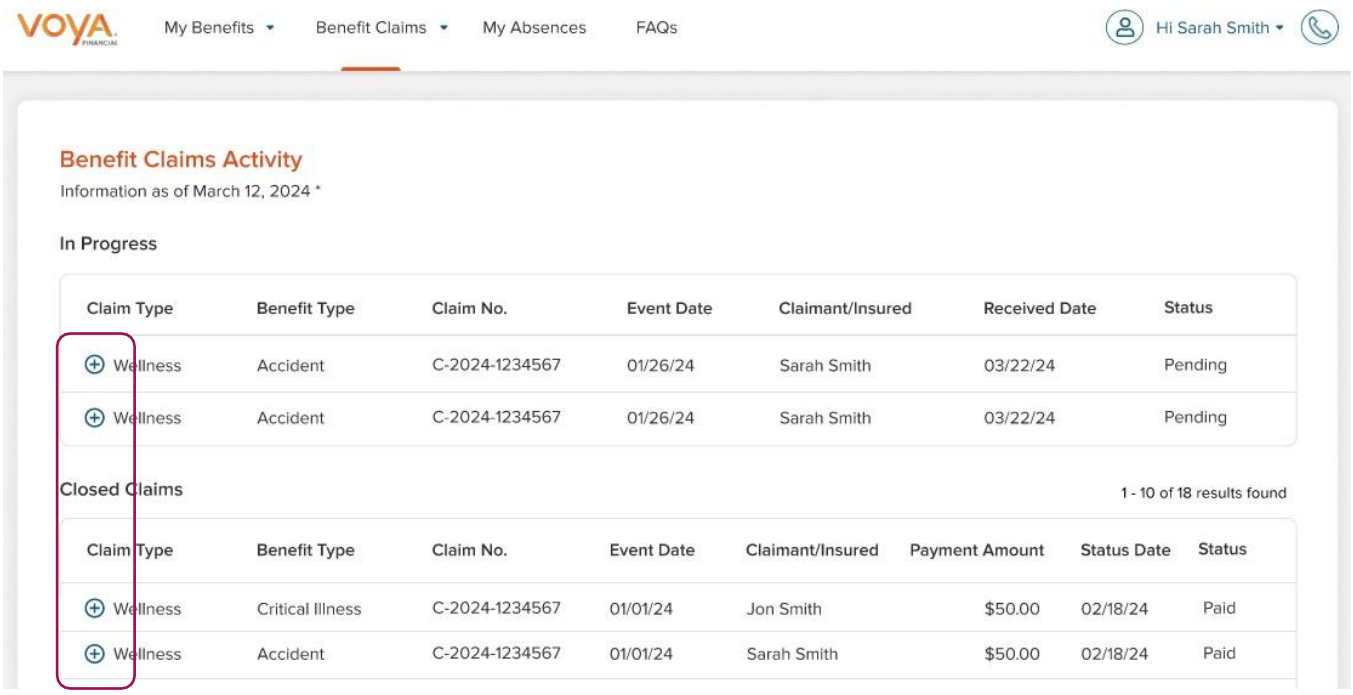
Track a Supplemental Health Insurance claim

Under *Benefit Claims, select Claims Activity* to view any Supplemental Health Insurance claims activity including claim number, status and claim type. You can click the "+" sign to expand the box for more information and to get details on your tracked claims.

The benefit claims activity shown below are for claims submitted within the last 24 months. If you are looking for claims submitted greater than 24 months in the past, please access the Voya Claims Center or call our Contact Center.



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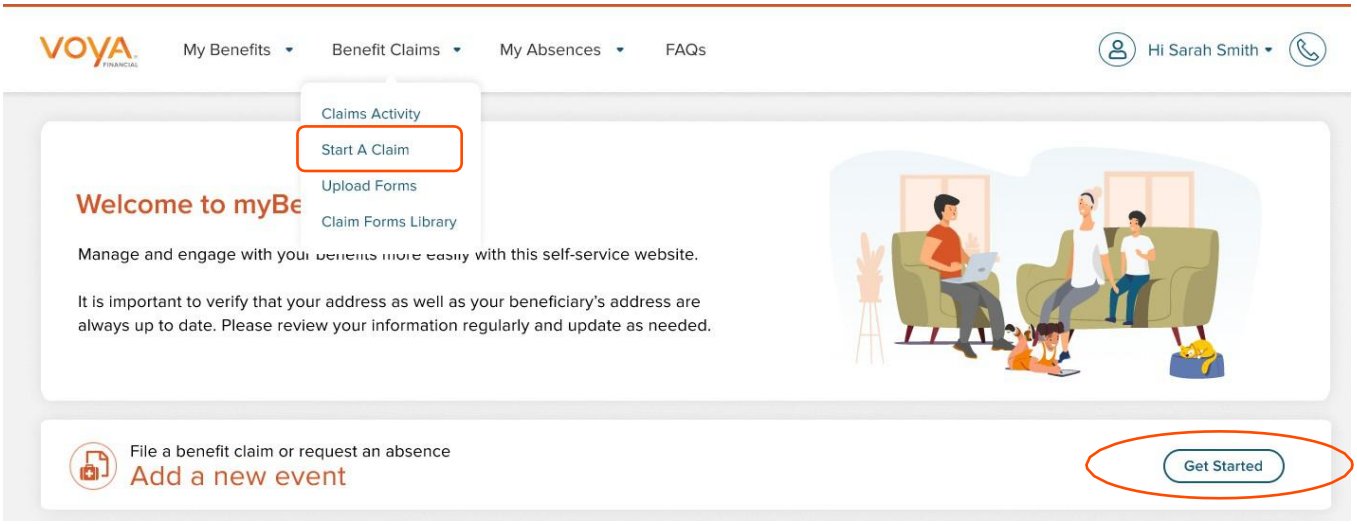
Supplemental Health Insurance claims support

For Accident, Critical Illness/Specified Disease, Hospital Confinement Indemnity and Wellness/Health Screening Benefit claims help please contact 877-236-7564, 9:00 a.m. - 8:00 p.m. EST Monday – Friday.

Start a Supplemental Health Insurance claim

To file a Supplemental Health Insurance claim, select Start A Claim under the Benefit Claims Dropdown. You can also select Get Started from the homepage to file a Supplemental Health Insurance claim or a Leave of Absence. You will be prompted to gather a few pieces of information before you begin and there will be a progress tracker at the top of the screen to help guide you. Once you are finished, submit your claim and use the claims activity tracker to track your claim status at anytime.



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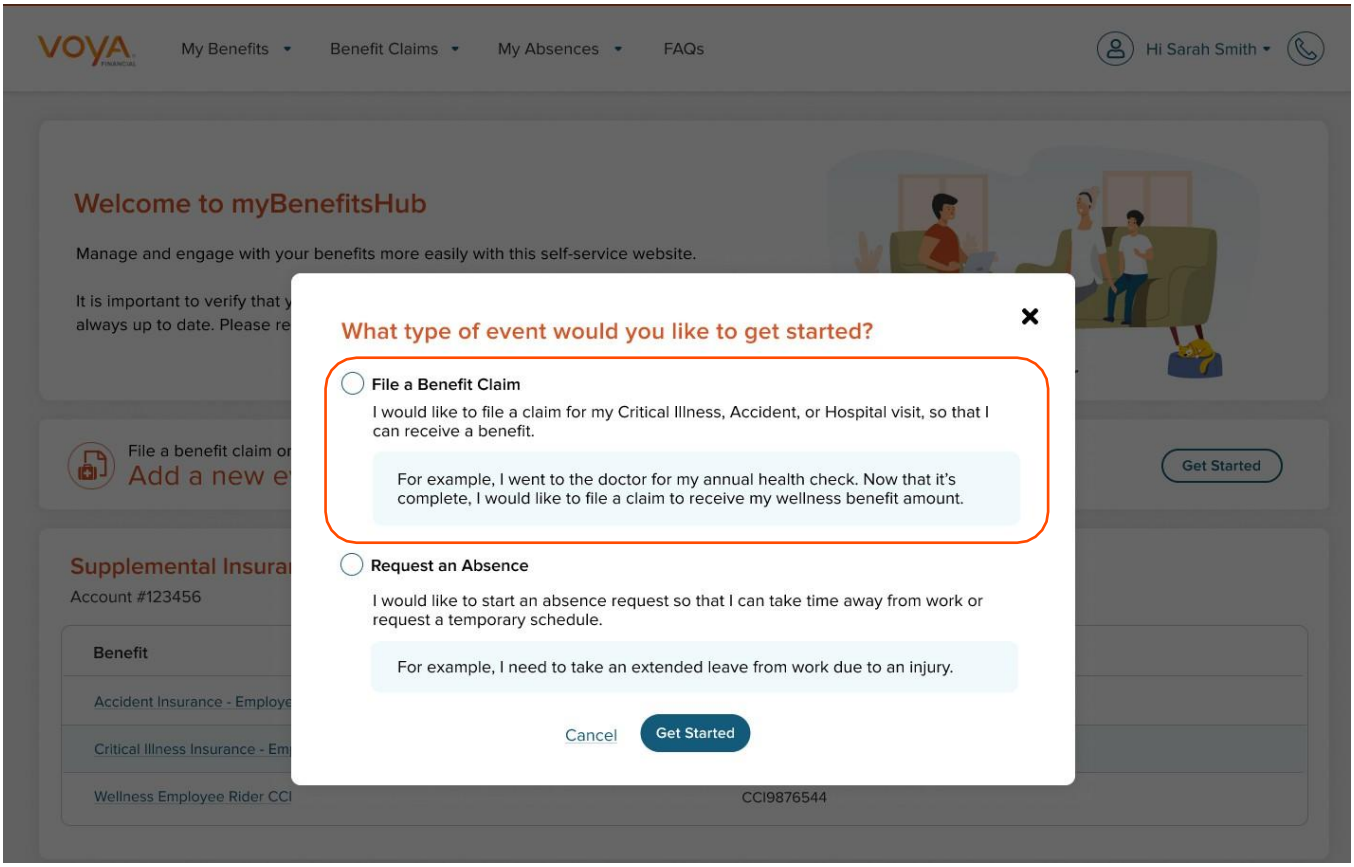

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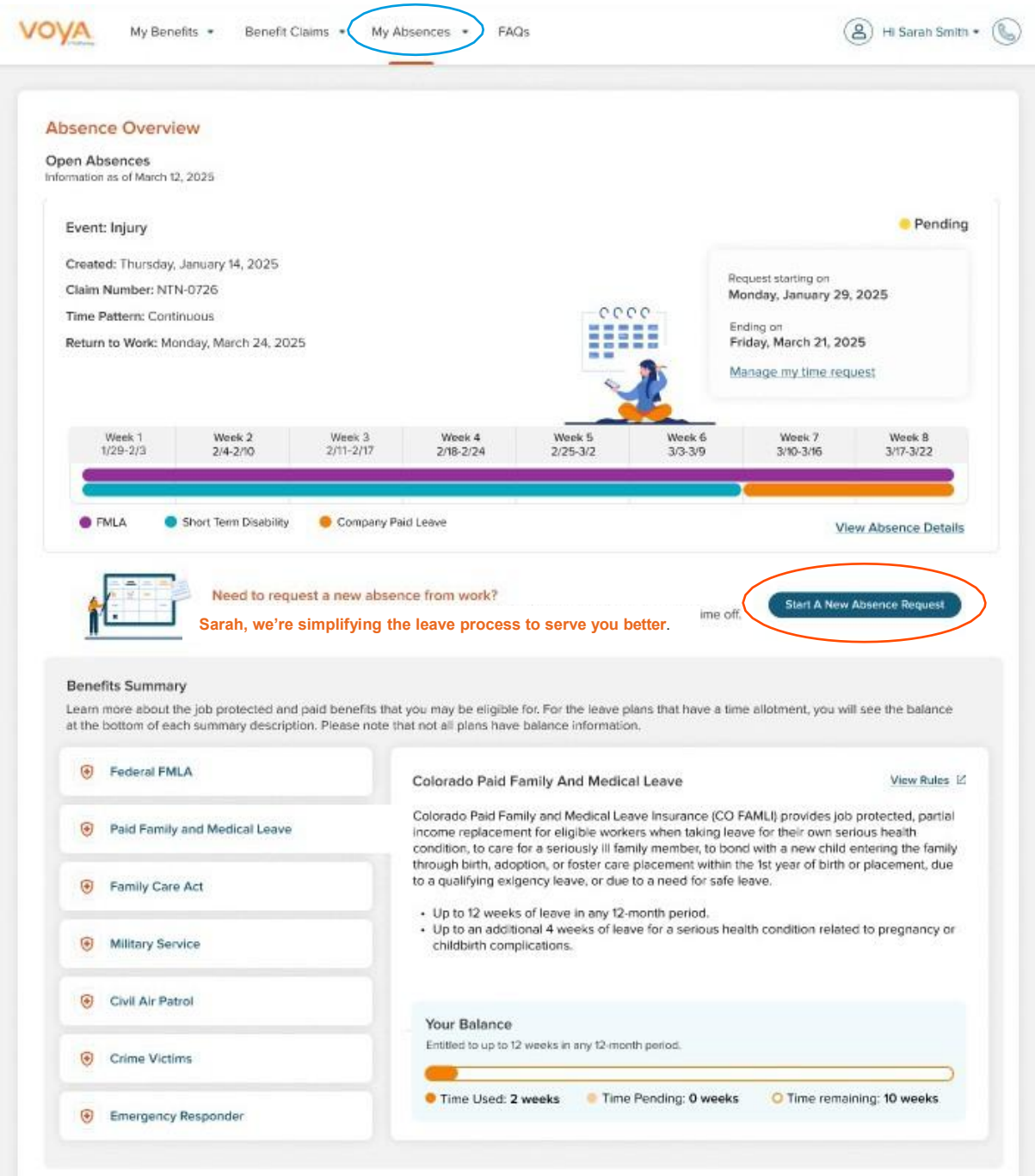
Benefits summary

If you need to be away from work, you can view all your employer's leaves we administer by selecting *My Absences* from the top menu bar. You can browse through the leaves available to learn more about what you may be eligible for. The benefits shown below may not be an exhaustive list. Additional benefits may appear once an absence is submitted. You can also view the balance of the time used and time remaining for certain leave types.

Creating a leave of absence and/or Short Term Disability Income Insurance claim

Follow the steps below if you need to request a leave of absence or Short Term Disability Income Insurance claim:

1. Under *My Absences,* select *Start A New Absence Request.*



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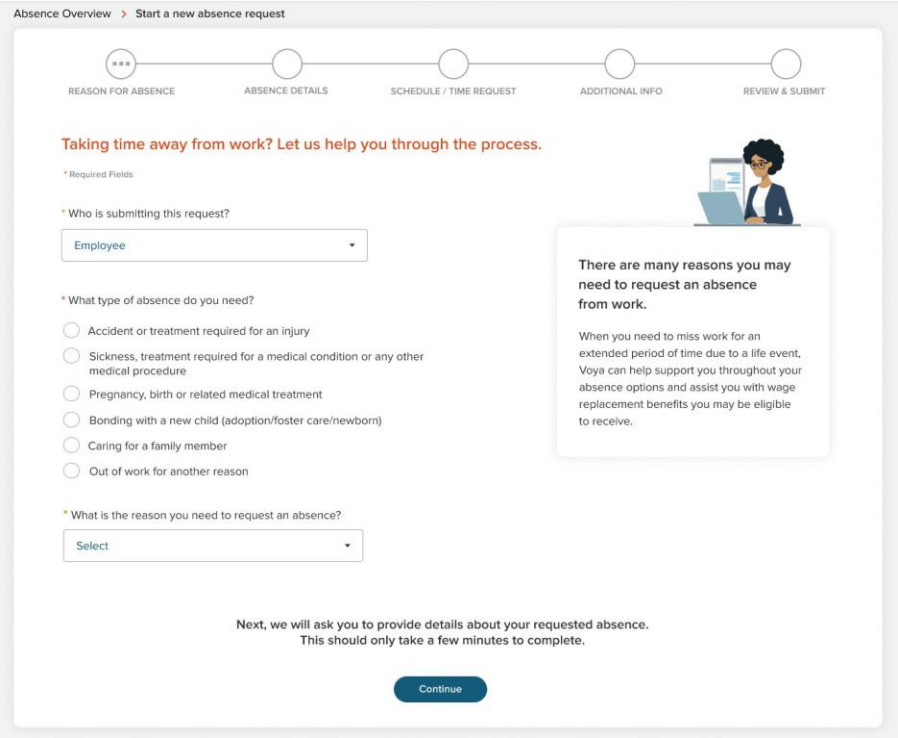
2. You will then provide details about your claim by following the questionnaire, which should take around 5 – 10 minutes to complete. **Any field that does not have an asterisk (*) is an optional field that can be left blank or filled out later.** Throughout the questionnaire, there will be helpful information on the right-hand side of the screen to help guide you through the process.



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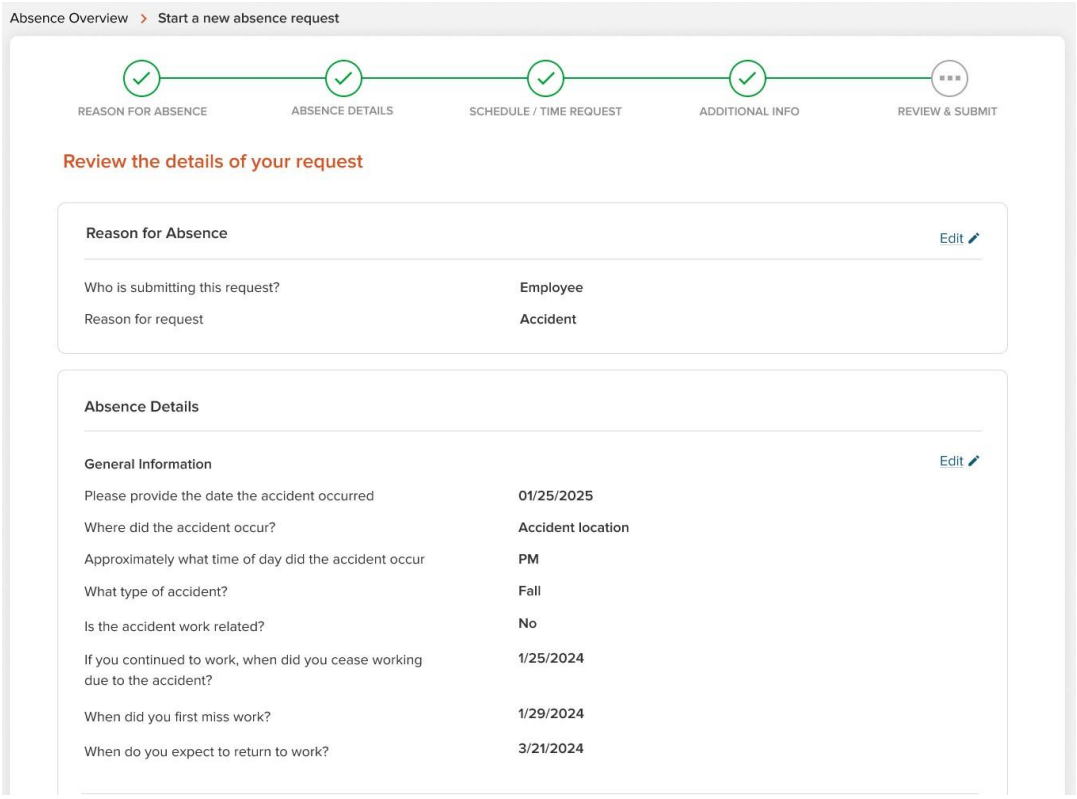
3. Review your claim information at the end of the questionnaire before accepting the terms and conditions.



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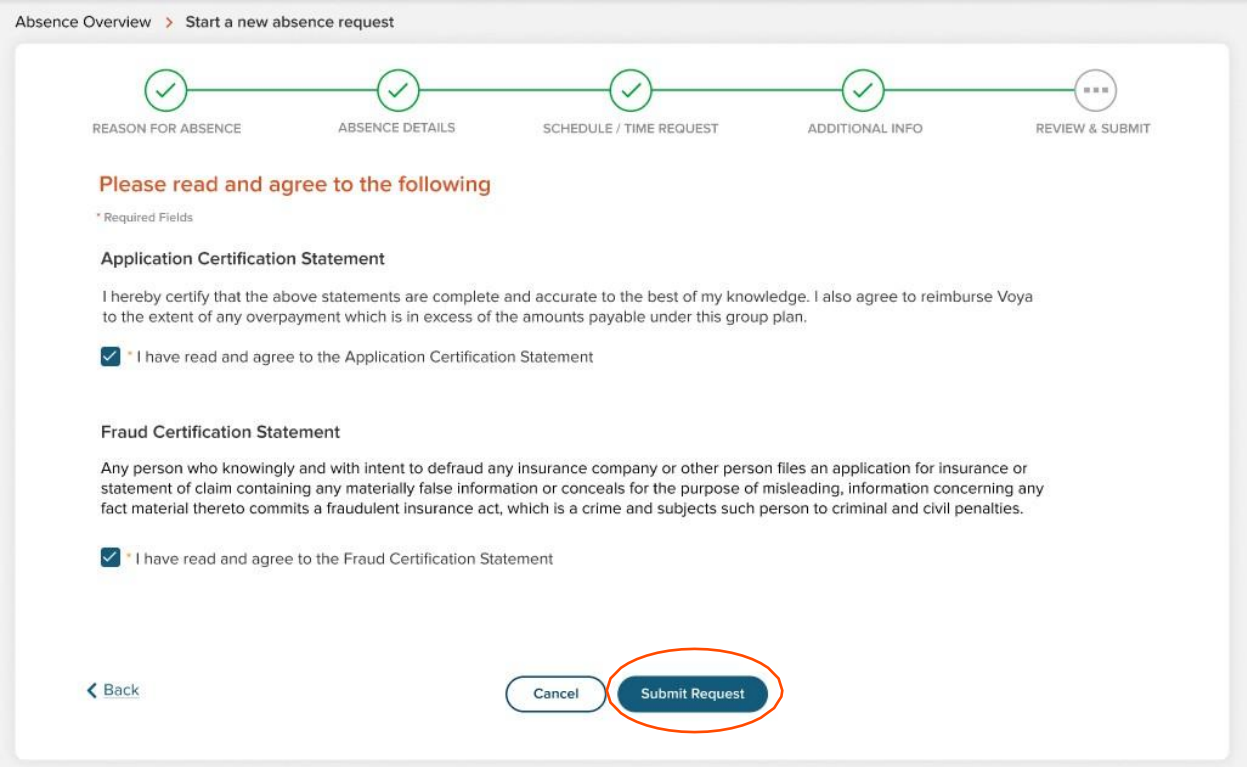
4. Agree to the certification statements and submit your request.



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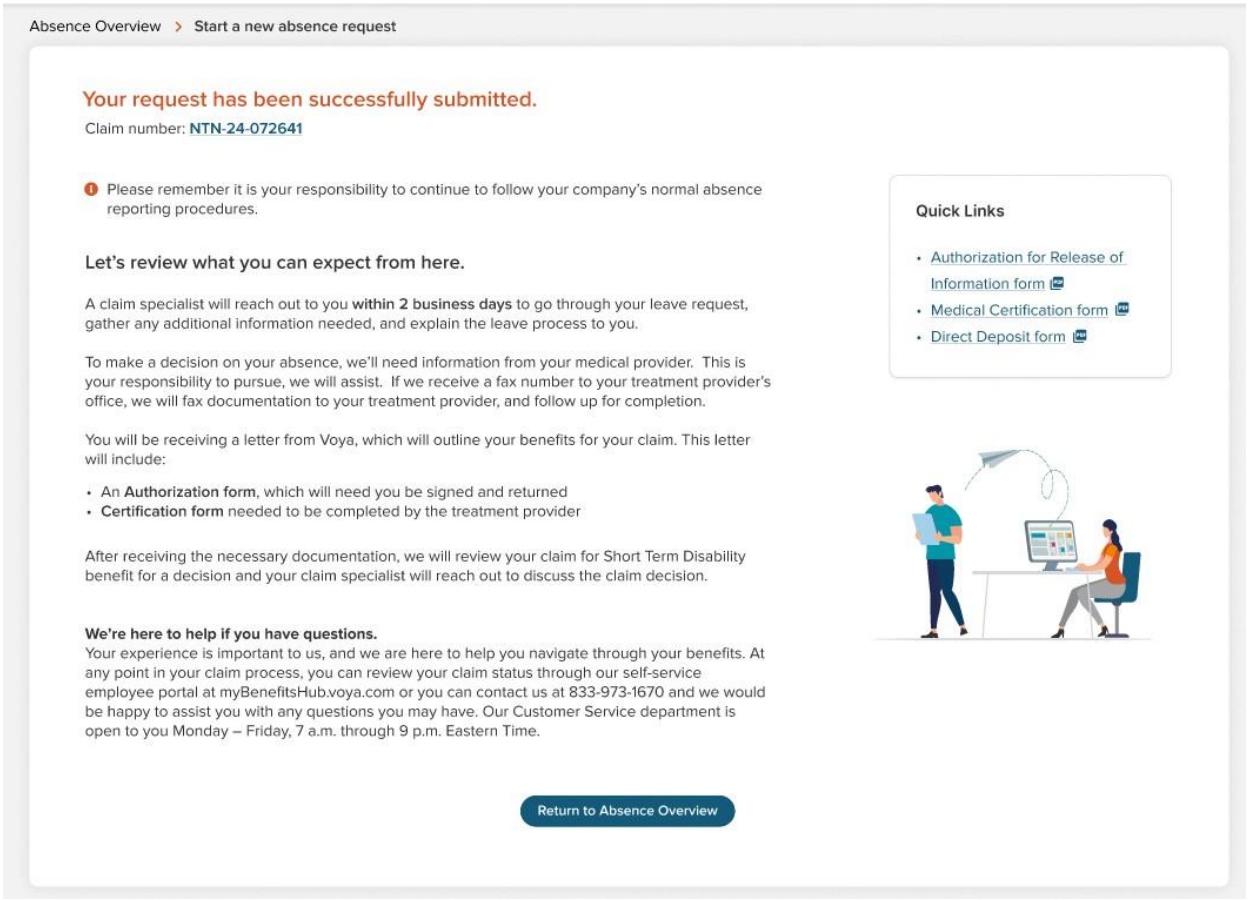
5. You will receive confirmation of your successfully submitted absence request and next steps.



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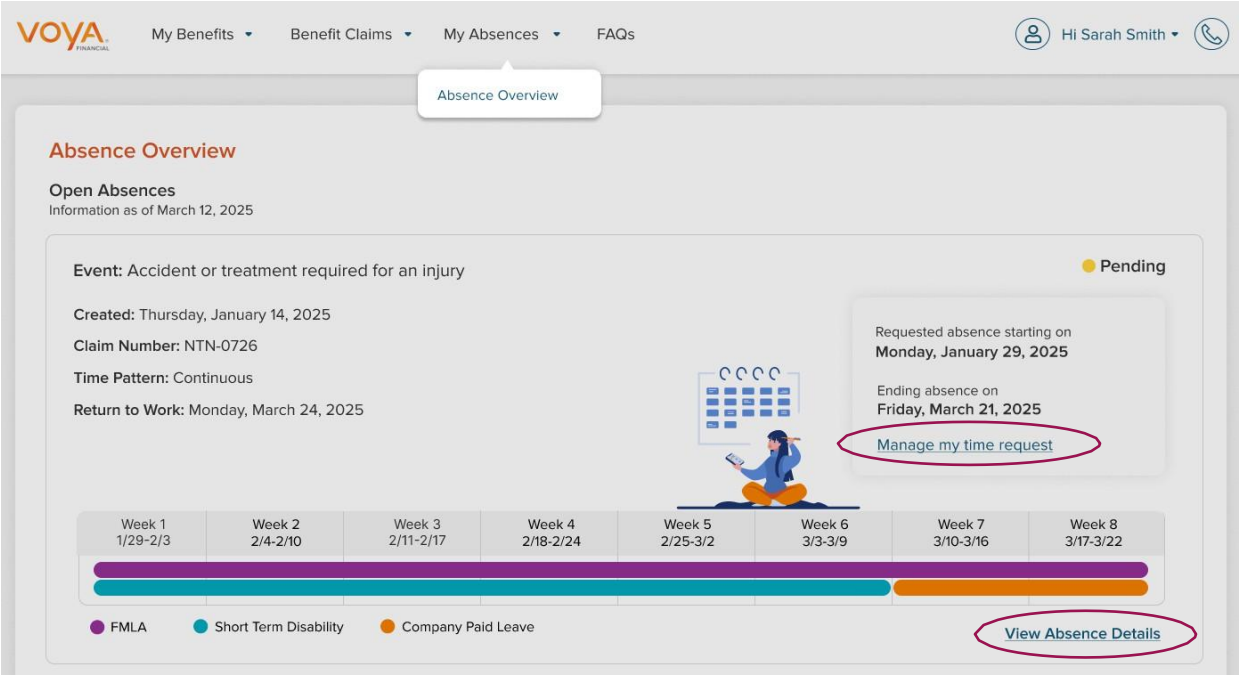
View your open claim

Once you have submitted your claim, you can view the status of your leave claim (and short-term disability claim if applicable) by selecting *My Absences* from the top menu bar. There will be a graphic that outlines the potential leave types in your leave claim and their duration. In addition, you're able to view the relationship type and name applicable to your leave.



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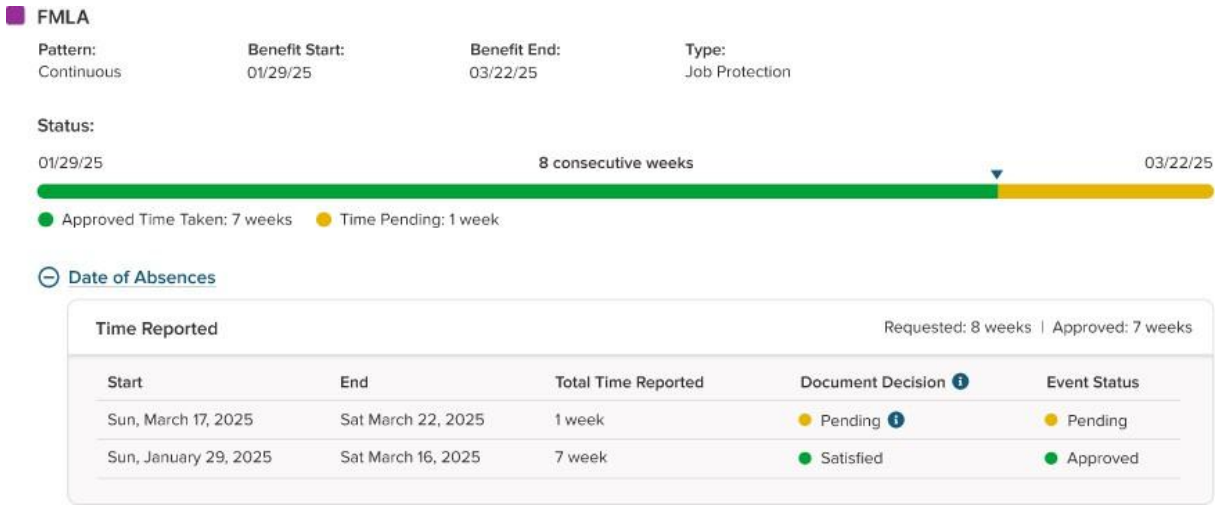
Absence details

When you select *View Absence Details*, you can view more information about your claim such as:

- Full details of your leave broken down by leave type (including short-term disability, if applicable);
- Explanation of your leave's type ex: Job Protection, Income Protection, etc.;
- Current status of your leave(s) i.e. Approved Time, Time Pending; and
- Make any updates to your claim under *Manage Time Request*.



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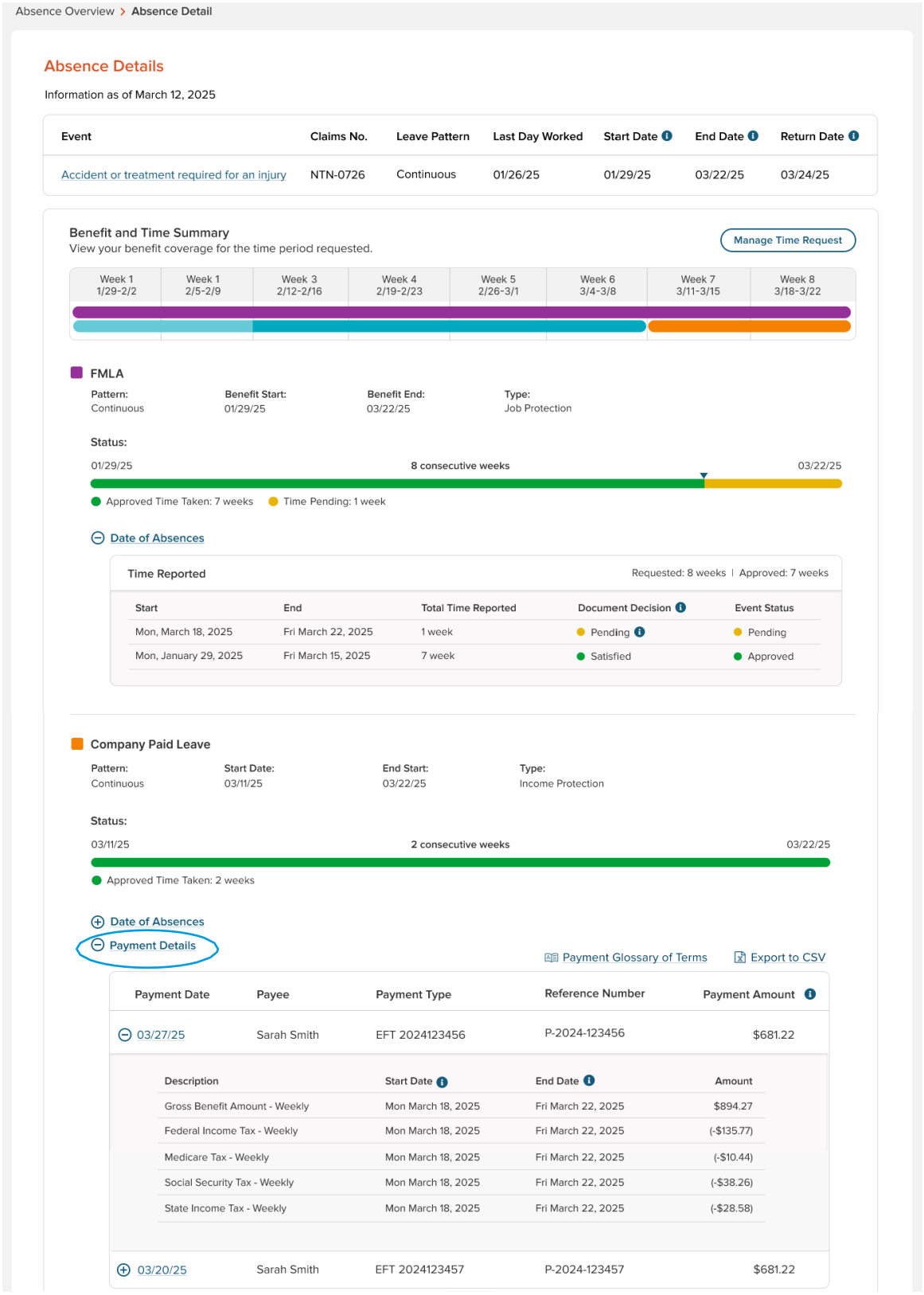
Payment information

Details about any payments received under a leave program can be accessed by selecting the specific absence under *My Absences, View Absence Details*, and then *Payment Information.*



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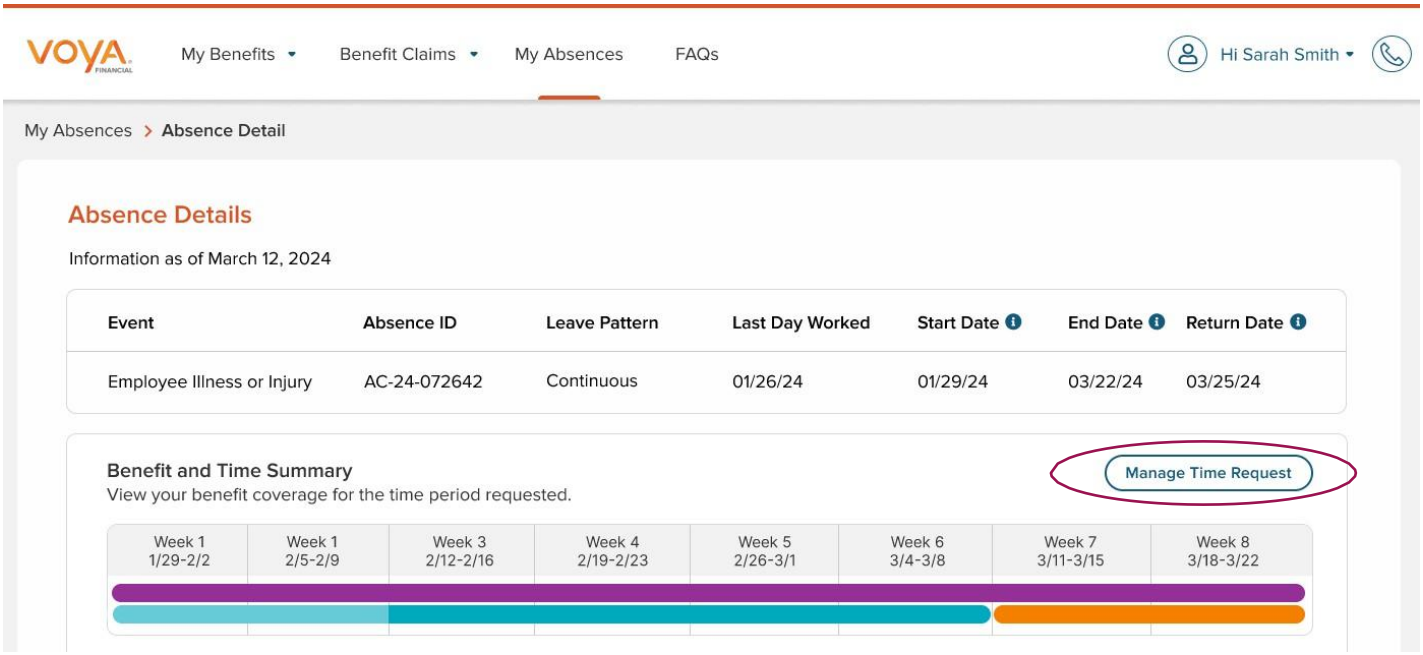
Modify your open claim

Under *My Absences, Absence Details*, select *Manage Time Request* to view details about or modify your absence. You will then be presented with options to add time to your request, add or change your return to work date or cancel your absence request.



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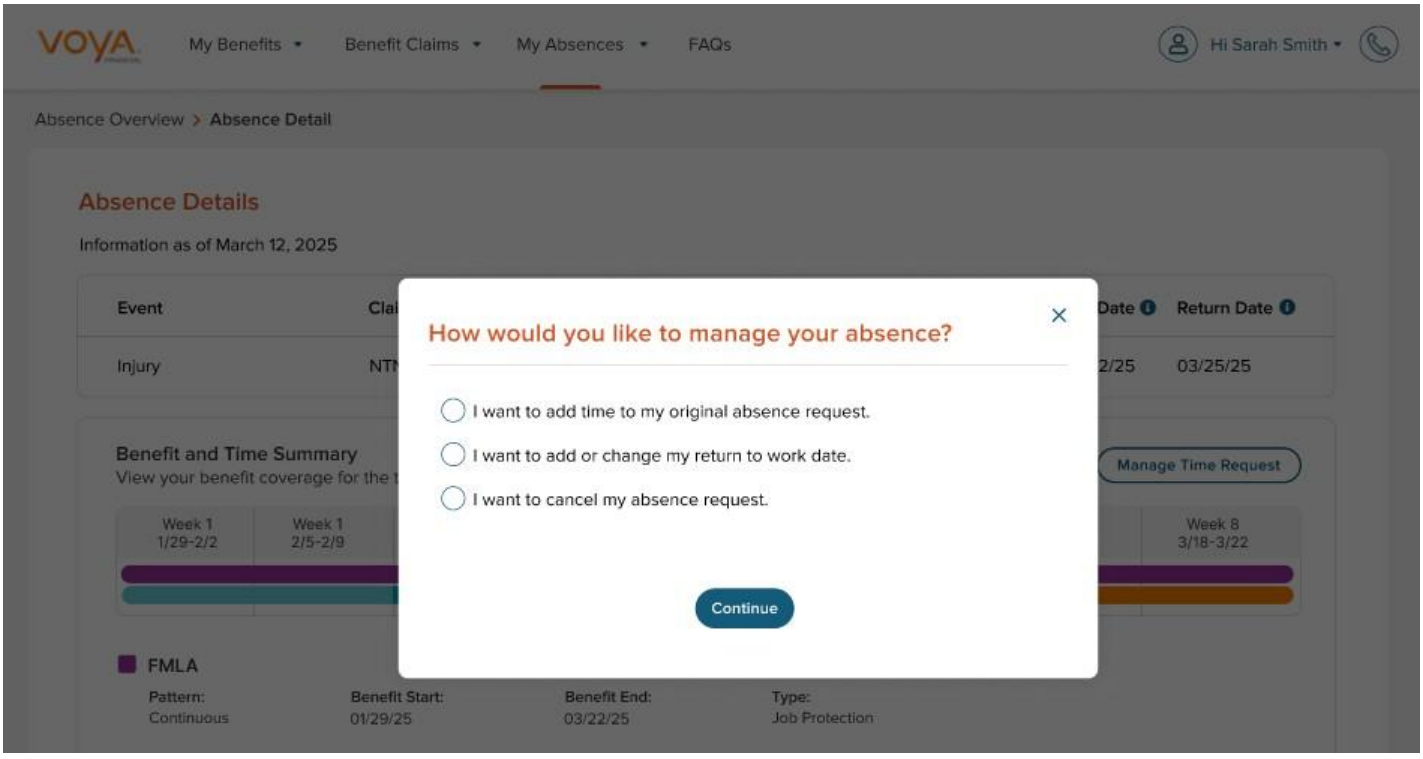

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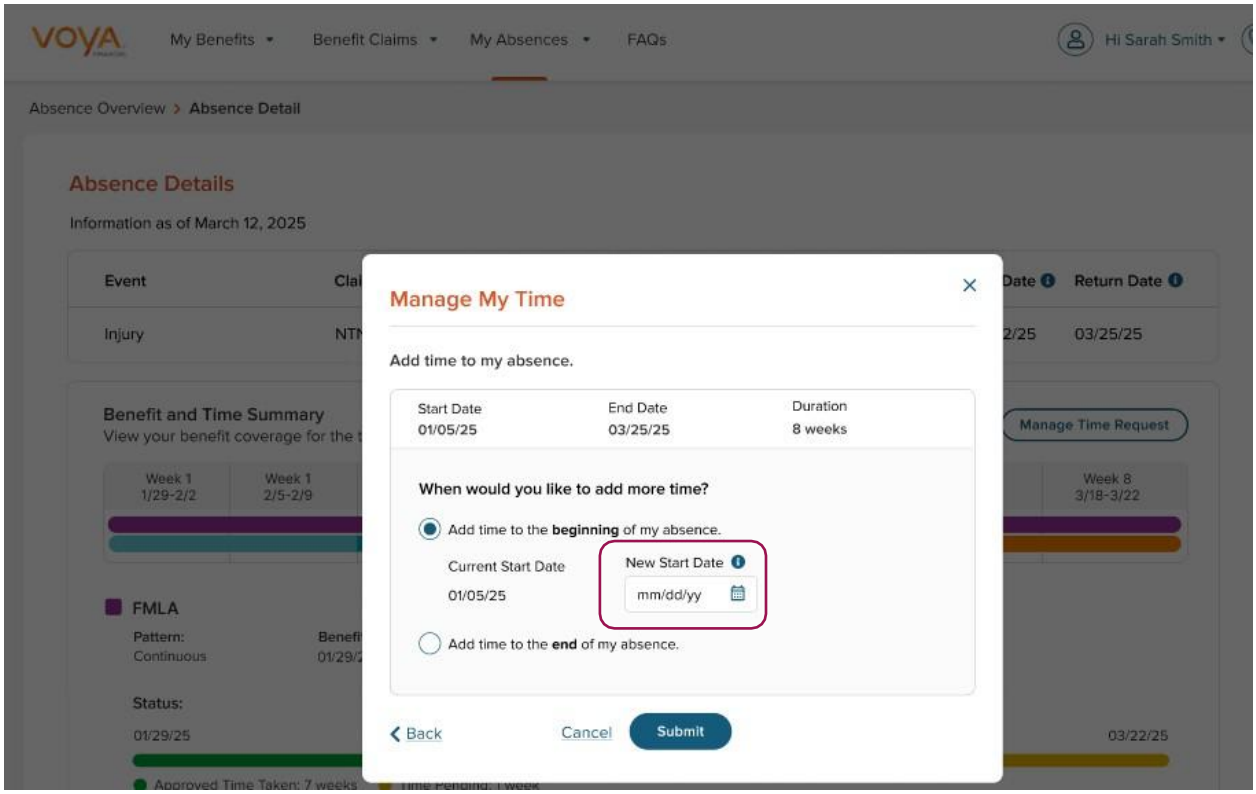
Add time to your original continuous absence request

You can change the start or end date of your continuous absence by selecting the appropriate radio button and manually entering the new date or clicking the calendar icon to get a month-by-month view.



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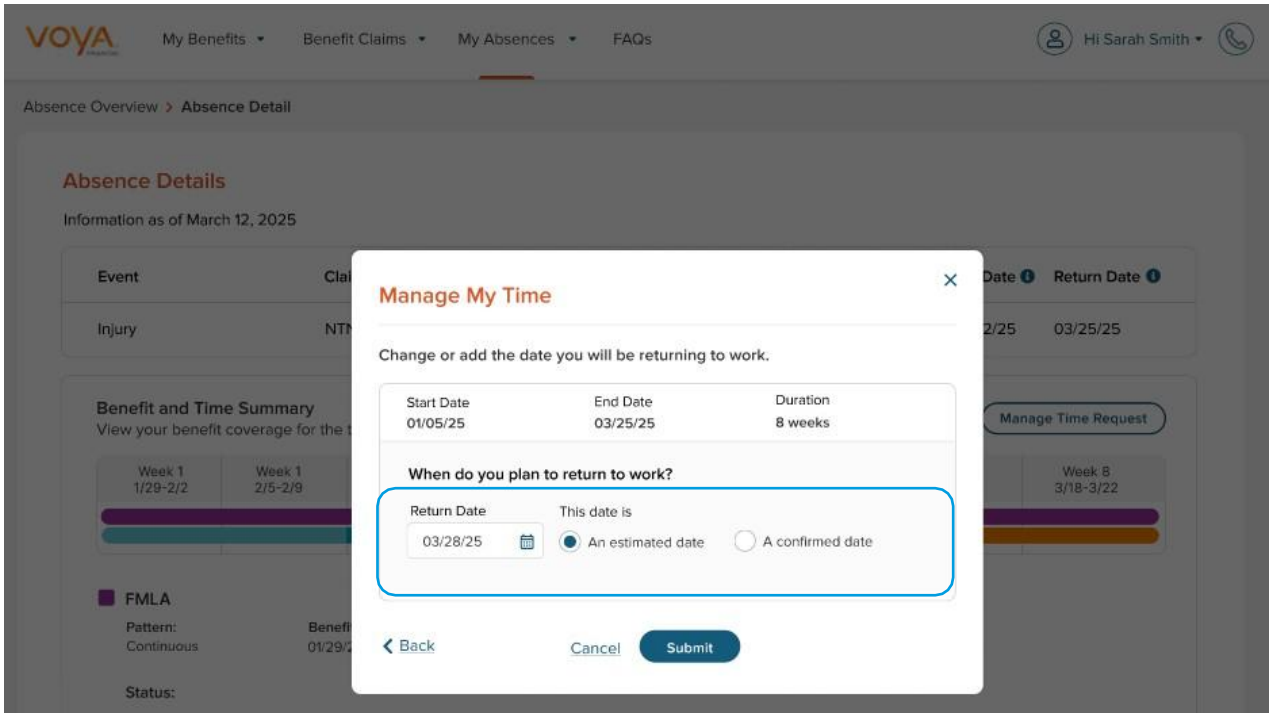
Add or change your return to work date

If you didn't provide a return to work date when you submitted your original absence or only provided an estimated date, you can use this screen to provide an estimated or confirmed return to work date.



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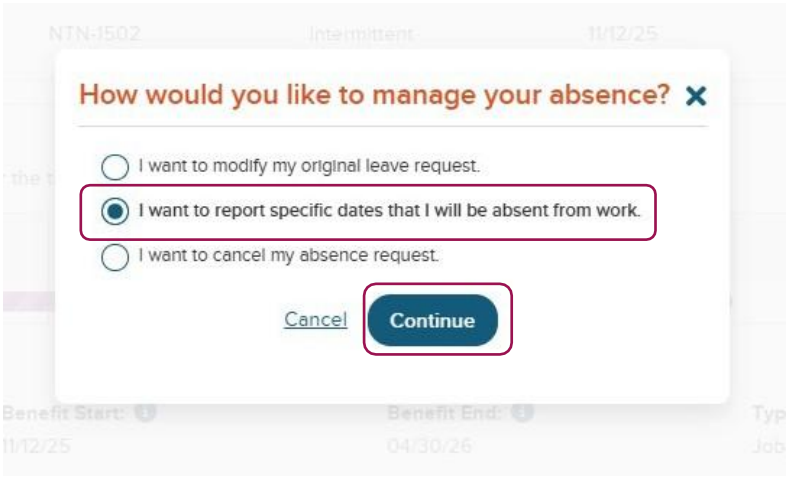
Add time to your original intermittent absence request

You can report time missed from work to your pending/approved intermittent absence by selecting the appropriate radio button and entering the date and time associated to your intermittent absence.



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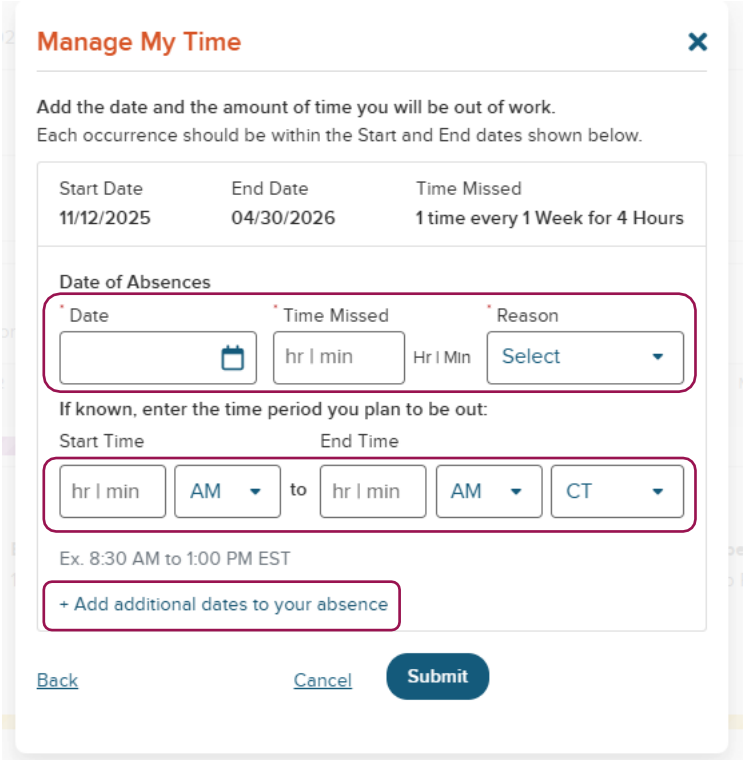
In the *Manage My Time* window, please enter the dates that you will be absent from work by either clicking on the calendar icon or entering the date. Then enter how many hours and/or minutes you were absent from work. Please also select if this reason is for absence as either incapacity or treatment. Entering a *Start Time* and *End Time* may be required based on your employer's leave policy. If you have non-consecutive days to report, you may do so by selecting + *Add additional dates to your absence*.

Please note:

- That if the time reported is higher than the lowest increment of time established by your employer the reported time will round down to the lowest allowed increment.
- That if the time reported does not align with your schedule on file, please contact the call center **1-833-973-1670 7 a.m. – 9 p.m. EST Monday - Friday** to report that time.



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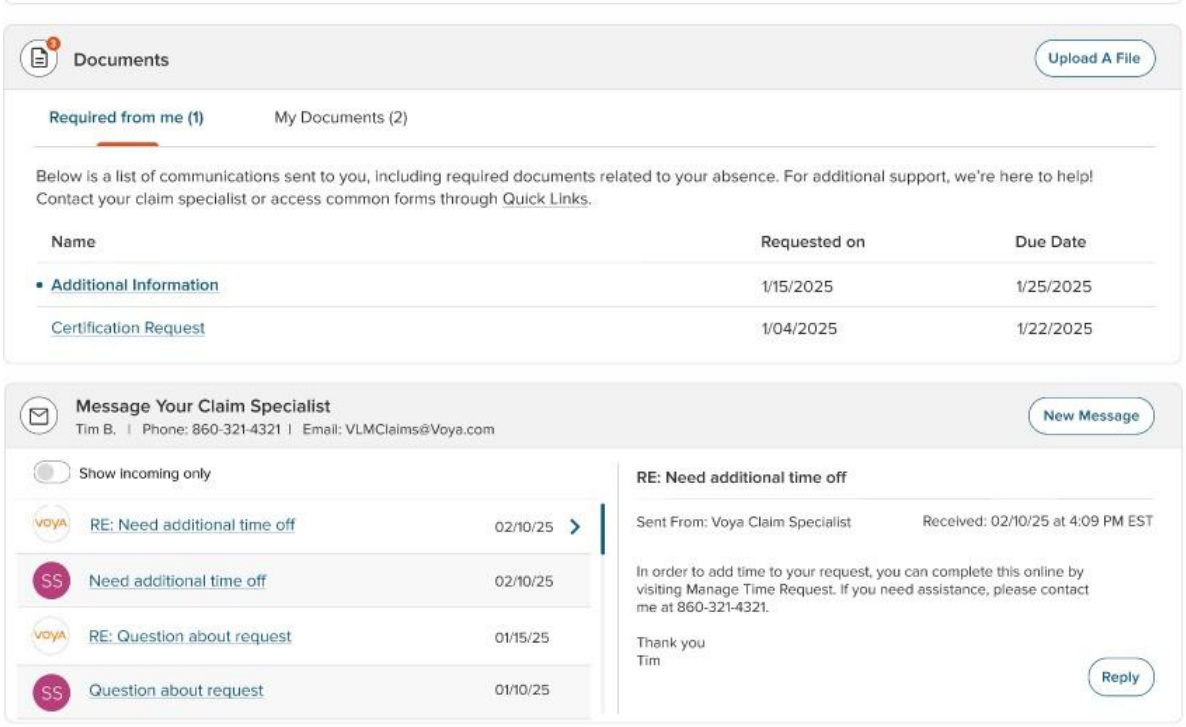
Other helpful information

- *Required From Me:* You'll see the tasks require your attention with date we sent you the request and the due date we need that information.
- *My Documents:* Here is a full inventory of communications we've sent you. You can view any document shown here by clicking on the hyperlink.
- *Benefit Details:* This will provide you the documents associated with a claim decision for each leave or STD category type we've sent you.



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Need more leave information?

Our leave Claim Specialists are quickly accessible to answer your questions and provide information regarding your leave of absence or disability claim. Please contact us for assistance in filing a claim, to ask questions about a claim, or to send documentation.

Claims Contact Center
1-833-973-1670
Hours: 7 a.m. – 9 p.m. EST
Mon - Fri

Login assistance
1-855-784-5348
Hours
7 a.m. – 9 p.m. EST

Email and fax
VLMClaims@voya.com
1-855-882-8047

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 issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Availability and provisions may vary by state.

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