

Group Name: Exact Sciences Corporation

Group Number: 716782 Class: Full-Time Employees

# 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



# Guaranteed-Issue Coverage

with no health questions asked



# **Payroll Deduction**

so you don't have to worry about another bill

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



# Explore now, and be ready for enrollment

## Example pricing



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

An accidental injury—like a broken bone, concussion or deep cut with stitches—may affect your daily plans, but it doesn't have to hurt your financial ones. When you experience specific injuries and events resulting from a covered accident, 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 out-of-pocket and more.

Less than a 12-pack of soda per week.



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

Get a fixed daily payment if you have a covered stay in a hospital<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 box of cereal per week.

1 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:



#### **Wellness Benefit**

Get an annual benefit payment, after completing a covered health screening. Receive \$75 for Accident Insurance, \$75 for Hospital Indemnity Insurance and \$100 for Critical Illness Insurance. Wellness benefit payments are also available to covered spouses and children.



### Simple, Streamlined Claims

Visit 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 or your beneficiary (depending on the type of coverage), and can be used however you'd like. Spend them on medical or non-medical out-of-pocket expenses, whatever you choose.





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

Visit your Employee Benefits Resource Center: <a href="https://presents.voya.com/EBRC/ExactSciences">https://presents.voya.com/EBRC/ExactSciences</a>

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.

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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<sup>&</sup>lt;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" are also defined in the certificate.