



Accident Insurance – New York

A limited benefit policy

Enrollment at a Glance

Affordable insurance that can help you pay for the out-of-pocket costs you may experience after an accident.

For the employees of:
Adelphi University

What is Accident Insurance?

Accident insurance pays you benefits for specific events resulting from a covered accident. The amount paid depends on the type of accident and care received. You have the option to elect accident insurance to meet your needs. Accident 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.

You may qualify to receive benefits for items listed below, as long as they are the result of a covered accident. See the certificate of insurance and any riders for specific details.

- Accident hospital care
- Follow-up care
- Emergency care benefits

Other features of Accident Insurance include:

- **Flexibility**

ReliaStar Life Insurance Company of New York, a member of the Voya® family of companies.

Who do I contact with questions?

For more information, please call the Voya Employee Benefits Customer Service Team at 1-(888)-238-4840.

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. Accident Insurance is underwritten by ReliaStar Life Insurance Company of New York, a member of the Voya[®] family of companies. Policy Form #RNY-ACC2-POL-12; Certificate Form #RNY-ACC2-CERT-12; and Rider Forms: Spouse Accident Rider Form #RNY-ACC2-SPR-12, Children's Accident Rider Form #RNY-ACC2-CHR-12, and Wellness Benefit Rider Form #RNY-ACC2-WELL-12.

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