When Julie looks at her life, she thinks she's in pretty good	health. Sure, she has a sedentary job, but, Julia feels she
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For more information, please call the 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. Specified Disease Insurance is underwritten by ReliaStar Life Insurance Company of New York, a member of the Voya® family of companies. Policy Form #RNY-Cl3-POL-12; Certificate Form #RNY-Cl3-CERT-12; and Rider Forms: Spouse Specified Disease Rider Form #RNY-Cl3-SPR-12, Children's Specified Disease Rider Form #RNY- Cl3-CHR-12, Wellness Benefit Rider Form #RNY- Cl3-WELL-12, and Restoration of Benefits Rider Form #RNY-Cl3-RES-12.

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