

Voya PlanSource Advantage (PSA) Program

For purposes of the Voya PSA Program:

“Voya” means ReliaStar Life Insurance Company of New York.

“Eligible Employer Groups” means those employer groups to whom PlanSource provides certain services under a written agreement, and who may elect to purchase certain Eligible Product Lines under the PSA Program.

“Eligible Product Lines” means those Voya products that PlanSource will offer to Eligible Employer Groups under the PSA Program.

Under the PSA Program, Eligible Employer Groups may earn monetary credits for offering Eligible Product Lines to its employees based on percentage of premium. Credits to each Eligible Employer Group are based on a percent of premium for each Eligible Product Line. PlanSource will apply any credits earned under the Voya program to an Employer Group’s account in the first month that plans are effective, once the Eligible Employer Group’s information is uploaded into the PlanSource system and PlanSource and Voya have verified all enrollment and premium information.

The Eligible Product Lines and respective percentage of premium amounts for the Voya program are listed below in Table 1, with additional notes below:

- Credits apply in the first month that plans are effective
- Credits apply to new and existing lines of business
- Groups with 250+ employees are eligible

Table 1. Eligible Product Lines for Carrier

Eligible Product Line	Valid Geographic Markets	Valid Employer Sizes	Percent of Paid Premium Credit*
Accident	All	250 + Employees	3%
Critical Illness	All	250 + Employees	3%
Employer-paid life	All	250 + Employees	1.5%
Employer-paid Long-Term Disability	All	250 + Employees	1.5%
Employer-paid Short-Term Disability	All	250 + Employees	1.5%
Hospital Indemnity	All	250 + Employees	3%
Stop Loss (excess-risk) Employer-paid only	All	250 + Employees	1%
Voluntary Life	All	250 + Employees	3%
Voluntary Long-Term Disability	All	250 + Employees	3%
Voluntary Short-Term Disability	All	250 + Employees	3%

*The fee is a percentage of the gross adjusted premium (gross premium minus any premium refunds and plus any additional premium payments).