

How to file a claim for benefits



Group Policy Name:

Pafford Emergency Medical Services, Inc.

Group Policy Number:

753891

Accident Insurance*
Critical Illness Insurance*
Hospital Confinement
Indemnity Insurance*
Wellness Benefit**

**The Wellness Benefit is an annual benefit included as part of your insurance coverage.

Contact your employer if you are unsure of which coverage(s) you may be enrolled in. See the certificate of coverage and any applicable riders for a complete list of covered conditions, along with complete provisions, exclusions and limitations.

Easily submit your claims online



Step 1: Visit <https://presents.voya.com/EBRC/paffordems> and click on *Start A Claim*



Step 2: Complete the questionnaire

This generates a custom claim form package for you.

If you are enrolled in and filing a claim under any of the Supplemental Health coverages* on the left, your claims experience can be completed online. Follow the prompts on the Claims Center to file your claim.

Wellness Benefit claims can also be filed by submitting your claim at the end of the questionnaire.



Step 3: Download your claim form package, if applicable



Step 4: Complete the form package and gather supporting documents, if applicable



Step 5: Submit your claim

Using your preferred submission method, submit your completed and signed forms, as well as any supporting documents.

Return to **voya.com/claims** and click on Step 2, "Submit Your Forms" to upload your documents securely.

To mail or fax your submission, see the top of your custom claims form package.



Step 6: Monitor your claim's status

You can monitor your claim's status any time by entering the claim number on the Online Claims Center at **voya.com/claims**. If your claim is approved, your benefit will be paid within 10 business days of the approval.

For a complete description of your available benefits, conditions on benefit determination, exclusions and limitations, see your certificate(s) of insurance and any riders.

For Supplemental Health coverages* claims, call 1-877-236-7564.

Insurance issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Voya Employee Benefits is a division of ReliaStar Life Insurance Company. Product availability and specific provisions may vary by state and employer's plan.

©2026 Voya Services Company. All rights reserved. CN4429086_0527

173485 173485ENG_051525

PLAN | INVEST | PROTECT

