



Quick Reference Guide

NGAUS Insurance Administration



Insurance products and services are provided by ReliaStar Life Insurance Company, Minneapolis, MN, or its affiliate, ReliaStar Life Insurance Company of New York, based in New York. Both are members of the Voya® family of companies.

Billing Questions	
<p>Contact us with your billing questions:</p> <ul style="list-style-type: none"> ▪ Premium Payroll Deduction Starts / Changes ▪ Premium Submission ▪ Billing Issues ▪ Adds/Changes/Deletes on insureds covered under this plan ▪ Send completed Form #NG76 here 	<p>ReliaStar Life Insurance Company Attn: NGAUS Administration, Mail Stop 2N 20 Washington Ave South Minneapolis, MN 55401 ☎ 1-800-372-5288 Extension 8 ☎ FAX: 1-612-372-5301 ✉ EMAIL: NGAUSAdministration@voya.com</p>
Disability Insurance, Term Life Insurance, and ValuLife Insurance	
<p>Contact us with any Disability, Term Life, and ValuLife administration questions:</p> <ul style="list-style-type: none"> ▪ Change in beneficiary designations or other service type requests ▪ General policy and coverage questions ▪ Send completed enrollment or application forms here 	<p>ReliaStar Life Insurance Company Attn: NGAUS Administration, Mail Stop 2N 20 Washington Ave South Minneapolis, MN 55401 ☎ 1-800-372-5288 Extension 8 ☎ FAX: 1-612-372-5301 ✉ EMAIL: NGAUSAdministration@voya.com</p>
Universal Life Insurance	
<p>Contact us with any Universal Life service requests:</p> <ul style="list-style-type: none"> ▪ Change in beneficiary designations or other service related requests ▪ Requesting policy loans ▪ General policy and coverage questions 	<p>ReliaStar Life Insurance Company Customer Service P.O. Box 122 Minneapolis, MN 55440-0122 ☎ 1-800-537-5024 ☎ FAX: 1-612-372-5301 ✉ EMAIL: NGAUSAdministration@voya.com</p>
Claims	
<p>To file a Disability claim or discuss claim procedures:</p> <p>Refer to Claims Instructions located at: https://www.ngaus.org/insurance/enrollment-and-claims-forms</p>	<p>ReliaStar Life Insurance Company Disability Claims - 300 Southborough Dr., Suite 200 South Portland, ME 04106-6914 ☎ 1-888-305-0602 (8:00 a.m.-7:00 p.m. ET Monday-Thursday & 8:00 a.m.-6:00 p.m. ET Friday) ☎ FAX: 1-888-305-0605 Visit www.voya.com/claims</p>
<p>To file a Life or Waiver of Life Insurance Premium claim or discuss claim procedures:</p>	<p>ReliaStar Life Insurance Company Life Claims - P.O. Box 1548 Minneapolis, MN 55440 ☎ 1-888-238-4840 (9:00 a.m.-6:30 p.m. ET Monday-Friday) Visit www.voya.com/claims</p>
Enrollment/Application Forms & Marketing Materials	
<p>For general questions and enrollment or marketing material requests, contact NGAUS Insurance Trust</p> <p>Refer to current forms and brochures located at: https://www.ngaus.org/insurance/enrollment-and-claims-forms</p>	<p>NGAUS Insurance Trust One Massachusetts Ave NW Washington, D.C. 20001 1-888-642-8748 (1-888-NGAUSIT) Visit www.ngaus.org</p>
<p>Open Enrollment Forms for:</p> <p>Designated State Open Enrollment Briefings (advanced written approval by Voya required) OR New Enrollments (within 31 days of hire)</p>	<ul style="list-style-type: none"> ▪ Form #046639a in OH, SC, SD, TX ▪ Form #050079 in OR ▪ Form #NGAUS-NGOEPR in Puerto Rico ▪ Form #46616b in NY ▪ Form #48830-NGOE in all other states
<p>Application Forms for:</p> <p>Late Enrollments (after 31 days of hire) OR Applicants applying for more than guaranteed issue OR Outside of a Voya-approved Open Enrollment period</p>	<ul style="list-style-type: none"> ▪ Form #41952E in OH, SC, SD, TX ▪ Form #47673 in OR ▪ Form #NGAUS-APPPR in Puerto Rico ▪ Form #47030c in NY ▪ Form #NGAUSAPP10-MN in all other states



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Important Items for the Human Resource Offices (HROs) and Customer Service Representatives (CSRs) to be aware of:	
<p>CSRs <i>Also known as Civilian Pay Technicians at the Input Sites</i></p>	<p>Must work closely with ReliaStar to ensure premium payroll deductions are correct (If premium deductions are not kept current, the insured's coverage may lapse)</p>
<p>Enrollment and Application Forms <i>See first page for form numbers</i></p>	<ul style="list-style-type: none"> ▪ HRO is to send the enrollment/application form to ReliaStar for review and approval ▪ HRO is to send copy of the enrollment/application form to the CSR for their records ▪ ReliaStar will send the Monthly Summary of Changes report to the CSR confirming approval of enrollment, deduction start dates and amounts
<p>Premium Changes</p>	<p>Due to <u>age</u> changes:</p> <ul style="list-style-type: none"> ▪ Age changes will be automatically calculated by ReliaStar at the beginning of each year ▪ The Monthly Summary of Changes report sent to Input Sites will include the changes in premiums due to age changes ▪ CSRs are to enter the deduction changes into the Defense Civilian Pay System (DCPS), NGAUS INSURANCE screen <p>Due to <u>salary</u> changes:</p> <ul style="list-style-type: none"> ▪ Salary Change Reports listing what ReliaStar has for salary information will be sent out by ReliaStar once per year (early November) ▪ HRO's / CSRs are responsible for reviewing these reports and returning the reports to ReliaStar with updated salary information ▪ ReliaStar will then calculate correct premiums and notify CSRs (via the Monthly Summary of Changes reports) and the CSR is to enter the appropriate deduction changes into DCPS
<p>Reconciliations</p>	<ul style="list-style-type: none"> ▪ ReliaStar performs periodic reconciliations on insureds premiums (the DFAS NGAUS Interface files are compared against ReliaStar records) ▪ A "Premium Reconciliation Report" containing discrepancies will be sent to the Input Site periodically ▪ CSRs are responsible for reviewing this report and entering changes into DCPS ▪ CSRs are to work closely with ReliaStar to ensure premium payroll deductions are correct
<p>Termination of Disability or Life Insurance or Reduction in Life Insurance Coverage Amount</p> <p><i>NOTE: If an insured with Life Insurance is retiring, terminating employment, or going on a leave, then they may complete Change Form #NG76 to have ReliaStar bill them for this coverage.</i></p>	<ul style="list-style-type: none"> ▪ Insured must fully complete Request for Change Form #NG76 and remit it to ReliaStar and to their HRO. The effective date is always the last day of a pay period ending. ▪ Additionally, the <u>HRO must notify the CSRs in order for them to stop or change the deduction in DCPS asap (ReliaStar does not have access into DCPS to make any deduction changes)</u> ▪ HROs are to advise insureds to monitor their paychecks to ensure that accurate deductions are taken
Change & Life Conversion Forms	
<p>For any of the following:</p> <ul style="list-style-type: none"> ▪ Change of Address, Employment, or Input Site ▪ Change from Deduction to Direct Billing for Life Insurance ▪ Loans or Surrender for Cash Value (<i>Universal Life only</i>) 	<p>The Request for Change Form #NG76 must be fully completed and remitted to ReliaStar for any changes to take effect in ReliaStar's system. NOTE: ReliaStar no longer needs to be informed when a Technician is mobilized or demobilized for Federal Active Duty.</p>
<p>Beneficiary Changes for Life Insurance</p>	<p>Use Request for Change of Beneficiary Form #114834</p>
<p>Life Conversions</p>	<p>Use Life Conversion Information Request Form #147077</p>