

# Maximizing benefits for all your employees

Voya Cares® is grounded in the belief that people are defined by what they can do — not by what they can't



PLAN | INVEST | PROTECT

**VOYA** | Cares®

Helping people with special needs and caregivers plan for the future they envision.

## Did you know?

One in four U.S. adults (26%, representing an estimated 61 million adults) have some type of disability.<sup>1</sup>

# We care

Voya Cares provides tailored health and wealth planning resources to help all employees move closer to the future they envision. This program helps employers create a more diverse, inclusive and supportive environment by improving awareness and addressing the unique planning challenges faced by people with disabilities and special needs and their caregivers.

### Why should employers be concerned about special needs financial planning?

Most employers are surprised to learn the number of their employees who have disabilities or are caregivers. Due to fear of stereotypes and social stigmas, many in the disability community are silent on the issues they face. One in five caregivers do not tell their employers they are caregivers.<sup>2</sup>

In addition to planning their own retirement, caregivers must plan a lifetime of continuous care for their loved one with a disability or special needs, which may include:

Identifying all employer and government benefits, as well as personal assets

Creating a plan that balances care expenses with other financial goals

Creating and updating a Letter of Intent

Ensuring all family members are included in the financial plans and Letter of Intent

Maximizing employer benefits, including health insurance and supplemental benefits

Choosing an agent for Power of Attorney, a representative payee, conservator, or trustee

Working with a specialized attorney to set up necessary legal documents and structures

Updating plans and documents to accommodate their loved one's life changes

## How can Voya Cares help caregivers and employees with disabilities and special needs?

An extension of Voya's vision and mission to help all Americans achieve the quality of life they seek today and through retirement, Voya Cares offers institutions support for their employees' special needs planning.



### Voya Cares online Resource Center

The Voya Cares online Resource Center includes access to informational articles for employees, white papers and educational brochures.

#### Topics covered include:

- Navigating government benefits
- Special needs planning essentials
- Understanding special needs trusts
- ABLÉ accounts
- Coordinating family resources
- Letter of Intent template
- Planning for post-secondary education
- Maximizing employer benefits

### Support

Visit [voya-cares.com](https://voya-cares.com)

## Did you know?

Companies that embrace best practices for disabilities inclusion report higher revenue, net income and economic profit margins than their peers<sup>3</sup>

## How does Voya Cares help companies navigate the journey?

Voya Cares is designed to help employers create a more inclusive, supportive and diverse environment, which drives three key strategic initiatives — employee engagement, recruitment and retention. Voya is striving to lead the way for disabilities inclusion and is focused on the following key areas:



**Educational resources**  
[voya-cares.com/Individuals](https://voya-cares.com/Individuals)



**Solutions**  
[voya-cares.com/Employers](https://voya-cares.com/Employers)



**Advocacy and thought leadership**  
[voya-cares.com/Advocacy](https://voya-cares.com/Advocacy)

Together, we can embark on the journey of improving your employees' financial wellness as well as strengthening the broader community.

## Let's have a conversation

Voya Cares can help you create a more inclusive and diverse workplace environment where employees feel comfortable bringing their whole selves to work — benefiting other employees and the organization.

We are passionate about helping people with disabilities and special needs, their caregivers and family members. Our ambition to provide financial planning solutions for this community is a direct result of our mission to become America's Retirement Company and to help all Americans retire better — one person, one family, one institution at a time.



## Did you know?

One in five Americans are caregivers, having provided care to an adult or child with special needs.<sup>4</sup>

Visit [voya-cares.com](https://voya-cares.com).



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<sup>1</sup> Disability and Health Promotion. Centers for Disease Control and Prevention. September 16, 2020. <sup>2</sup> "For the Benefit of All: How Organizations Win When They Recognize and Support Caregivers and Employees with Disabilities", Voya Financial, May 2019, [voya-cares.com/forthebenefitofall](https://voya-cares.com/forthebenefitofall). <sup>3</sup> Lindzon, Jared. Why companies who hire people with disabilities outperformed their peers. Fast Company. March 13, 2019. <https://www.fastcompany.com/>. <sup>4</sup> Disability and Health Promotion. Centers for Disease Control and Prevention. September 16, 2020.

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