

# Maximizing benefits for all your employees

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



# We care



Voya Cares® provides holistic financial wellness and retirement planning solutions to help give all employees an opportunity for a better financial future. 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 impacted by disabilities and special needs challenges. Due to potential impact to their career, many caregivers are silent on the issues they face with only 56% speaking to their supervisor about their responsibilities.<sup>2</sup>

In addition to planning their own retirement, caregivers must plan a lifetime of continuous care for their loved one with 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 a guardian, power of attorney, 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
- Understanding available government benefits and how they can coordinate with employee benefits
- Planning beneficiary designations to be sure that eligibility for government benefits is maintained



### Did you know?

Up to 1 in 4 (27 percent) adults in the United States have some type of disability.<sup>1</sup>

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

Grounded in the belief that people are defined by what they can do — not by what they can't — Voya Cares® offers institutions support for their employees' special needs planning.

### Voya Cares® Resource Center

The Voya Cares® Resource Center includes access to educational articles for employees, research papers and educational brochures.

#### Topics covered include:

- Navigating government benefits
- Assistance with government benefits
- Understanding special needs trusts
- ABLE accounts
- Coordinating family resources
- Letter of Intent
- Planning for post-secondary education
- Maximizing employer benefits
- Caring for an aging loved one

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



### Did you know?

Companies that have led on key disability inclusion criteria have realized 1.6x more revenue, 2.6x more net income and 2x more economic profit.<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 disability 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)



## Did you know?

Roughly half of US adults care for a child, parent, or other relative; that's more than 100 million caregivers.<sup>4</sup>



### 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 purpose: Together we fight for everyone's opportunity for a better financial future

Visit [www.voyacares.com](http://www.voyacares.com).

**Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency**

**1** CDC. "Disability Impacts All of Us Infographic." Centers for Disease Control and Prevention, 15 May 2023. **2** "For the Benefit of All: How Organizations Win When They Recognize and Support Caregivers and Employees with Disabilities", Voya Financial, May 2019, [voyacares.com/forthebenefitofall](http://voyacares.com/forthebenefitofall). **3** The disability inclusion imperative. [www.accenture.com](http://www.accenture.com). 2024 **4** Do you see yourself as a caregiver? Guardian Life Insurance, 2023 <https://www.guardianlife.com/are-you-a-caregiver>.

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