



Enroll at go.voya.com/mcl2023
October 1, 2023 – November 30, 2023

Did you know?

MCL is offering Life Insurance, AD&D, Accident and Critical Illness benefits this fall starting on October 1, 2023. Coverage does not require medical exams!

NEW LIMITS AVAILABLE!

Life Insurance and Accidental Death & Dismemberment coverage now available up to \$350,000 for each.

Accident Insurance pays benefits for injuries related to covered accidents, such as a slip or fall. Enroll yourself, plus your spouse, and/or your children.

Critical Illness Insurance gives you a benefit payment to help put life back on track after a stroke, heart attack, or other covered illness. Enroll in \$10,000 or \$20,000 of Critical Illness Insurance for yourself, and \$5,000 or \$10,000 for spouses/children.

No medical questions or exams.

Both Accident and Critical Illness Insurance include an annual \$50 Wellness benefit for you and your covered spouse and \$25 for each covered child, up to a maximum of \$100 for all children, which you can receive after completing a covered health screening.



Wellness Adds Up

Each covered person is eligible for one Wellness Benefit under Accident Insurance and one under Critical Illness Insurance per year. That's \$100 for you as a covered employee. Covered family members are eligible for Wellness Benefits under each product, too!

Accident and Critical Illness Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirements of minimum essential coverage under the Affordable Care Act.