



ING expands distribution of voluntary insurance products through leading online platform

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Access through Benefitfocus makes enrollment process easier for employees

ING's U.S. Employee Benefits division (ING) today announced the expanded availability of its voluntary insurance products through distribution on BENEFITFOCUS HR InTouch®, a technology platform for online enrollment, HR efficiency and employee communication.

This new distribution vehicle for ING enables employers to provide ING benefits through an app that is tightly integrated with their core enrollment process, eliminating the extra steps that can sometimes deter employees from participating in voluntary benefits programs.

In addition to voluntary benefits, ING offers traditional group life insurance, disability-income insurance and stop-loss insurance products for employers. ING's group life and disability-income insurance products are distributed through independent brokers and agents utilizing ING's enrollment software, national and regional enrollment firms and technology platform providers such as Benefitfocus.

ING has been expanding its voluntary benefits efforts over the past year, hiring a new head of sales and distribution, bolstering its regional voluntary sales organization, and expanding distribution of its products.

"ING has developed, implemented and administered voluntary benefit plans in the workplace for more than 60 years, and we're actively looking to expand our reach so we can help meet the needs of more working Americans," said Marc Lower, head of voluntary strategy and distribution for ING Employee Benefits. "Benefitfocus is a strong player in the employee benefits arena. With our new agreement, their employer clients can now offer ING's voluntary benefits products, and provide a simple, integrated enrollment process for employees."

Benefitfocus provides the ability for companies and third-party developers to build apps that plug into and extend the platform. This enables carriers to integrate their products, content and existing web tools with enrollment and billing technology.

"We are very excited about our relationship with ING. At Benefitfocus, our goal is to provide both speed-to-market for our insurance providers and efficiency for our employer clients," said Shawn Jenkins, president and CEO of Benefitfocus. "By offering all benefits in one place, we eliminate paper-based enrollment and give employers the tools they need to lower costs and offer well-rounded benefits packages to their employees."

ING's voluntary insurance products include universal life, whole life, disability income, critical illness, and accident insurance, all of which enhance the benefit plan at little to no premium cost to the employer.

For more information about ING Employee Benefits and the voluntary services available, contact Marc Lower at marc.lower@us.ing.com.

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About ING

ING U.S. is a subsidiary of Dutch-based ING Groep N.V. In the U.S., the ING (NYSE: ING) family of companies offer a comprehensive array of financial services to retail and institutional clients, which includes life insurance, retirement plans, mutual funds, managed accounts, alternative investments, direct banking, institutional investment management, annuities, employee benefits and financial planning. ING holds top-tier rankings in key U.S. markets and serves more than 15 million customers across the nation. For more information, visit ING.us.

ING Employee Benefits offers a range of products and services that include stop-loss, accident, critical illness, life and disability- income insurance. The insurers have more than 90 years of experience in the design, implementation and administration of employee benefit plans. Most insurance products and services are provided by ReliaStar Life Insurance Company (Minneapolis) and ReliaStar Life Insurance Company of New York, (Woodbury, NY) members of the ING family of companies. Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted and its products issued. Both are members of the ING family of companies. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

About Benefitfocus

*Benefitfocus is the largest healthcare and voluntary benefits software provider in the U.S. with 13,726,347 consumers, 305,289 employers, 60,274 agents, and 3,447 carrier representatives live on the Benefitfocus Platform. Benefitfocus offers a single Web-based platform for benefit shopping, enrollment, management and industry-standard data exchange. Benefitfocus – All Your Benefits. One Place.
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