Hospital Indemnity Insurance

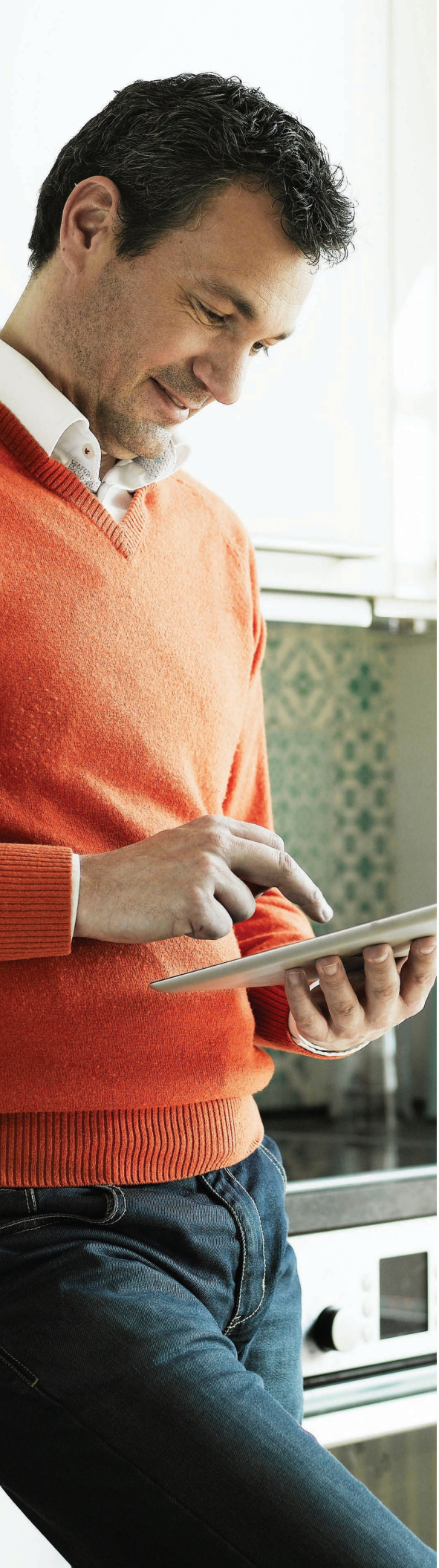


A way to help lessen the financial impact of a covered hospital stay

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Hospital stays are rarely an enjoyable experience

For starters, you probably aren't feeling well or are receiving some kind of treatment. On top of that, costs add up quickly—from medical bills; to travel, food and lodging costs; to the day-to-day expenses that don't stop while you're in the hospital.
That's where Hospital Indemnity Insurance can help.

What is Hospital Indemnity Insurance?

Hospital Indemnity Insurance pays a daily benefit if you have a covered stay in a hospital*, critical care unit or rehabilitation facility on or after your coverage effective date. The benefit amount is determined based on the type of facility and the number of days you stay. Your coverage may also include the Initial Confinement Benefit, which provides you with one additional benefit payment after your initial confinement.
This is a limited benefit policy. Hospital Indemnity Insurance is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

* A hospital is not an institution or any part of an institution used as: a hospital unit, including any bed designated as a hospice or swing bed; a convalescent home; a rest or nursing facility; a free-standing surgical center; a rehabilitation facility; an extended-care facility; a skilled nursing facility; or a facility primarily affording custodial, education care, or care or treatment for persons suffering from mental diseases or disorders, or care for the aged, or drug or alcohol addiction.

How can Hospital Indemnity Insurance help?

You can use the benefit however you would like. While coverage amounts may vary, below are a few examples of how you could use your benefit:

- Out of pocket medical expenses, such as deductibles and copays
- Travel, food and lodging expenses for family members
- Child care
- Everyday expenses like utilities and groceries

How much does it cost?

The cost of Hospital Indemnity Insurance varies. It is very likely that your monthly premium will be less than your monthly lunch budget.

* Only one initial confinement benefit is payable for each confinement. The Initial Confinement Benefit is limited to the maximum number per calendar year for all covered persons. Benefits are payable for a maximum of 30 days per confinement. Any combination of confinement benefits payable will not exceed a total of 30 days during a period of Confinement. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

Why should I enroll through my employer?

Premium amounts are deducted from your paychecks, so you don't have to worry about paying another bill.

Do I need to provide health information when I apply?

No. Hospital Indemnity Insurance is issued on a guaranteed issue basis. Pre-existing condition limitations may apply.

What are pre-existing conditions and are they covered*?

A pre-existing condition is a sickness, injury or physical condition for which you received medical treatment, consultation, care or services (including diagnostic measure) during the first 12 months** prior to your coverage effective date. For the first 12 months** after your coverage effective date or any increase in coverage, we will not pay benefits for a confinement resulting from a pre-existing condition. After the first 12 months** of coverage or any increase in coverage, benefits are payable for any eligible confinement even if resulting from a pre-existing condition.

* Definition and limitation/exclusion may vary by state.

** This length of time may vary by employer.

Meet the Harrises

Both in their early 40s, Maureen and Steve thought their days of endless diaper changes and middle of the night feedings were over—until one day when they were thrilled to find out they'd be adding one more to their brood. Nine months later, after a lengthy labor and delivery, little Josh came into the world, officially completing their family. The benefit the Harrises received from the Hospital Indemnity Insurance Maureen has carried for the past five years were used to help cover the medical deductibles and copays she incurred during the three-day hospital stay.

$2,000 Health insurance deductible

$2,400 Co-insurance for 3-day hospital stay ($12,000 x 20%)

$4,450 Total out-of-pocket expenses

Total Benefit paid under Maureen's Hospital Indemnity Insurance:

$200 daily confinement benefit x 3 days

$600 total benefit paid

The amounts shown above are for illustrative purposes only. Actual costs and results may vary. Benefit paid assumes a daily confinement benefit of $200 per day per hospital confinement, payable up to 30 days per confinement. Your employer may offer different amounts or options. See the certificate for details.

Are there any exclusions or limitations*?

Benefits are not payable for any hospital-related condition that is contributed to, caused by or resulting from the following:

- Participation or attempt to participate in a felony or illegal activity.
- Operation of a motorized vehicle while intoxicated.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss that occurs while on full-time active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.
- Elective surgery, except when required for appropriate care as a result of the covered person's injury or sickness.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- Operating, or training to operate, or service as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor-driven. Flying as a fare-paying passenger is not excluded.
- Engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting, kite surfing or any similar activities.
- Practicing for, or participating in, any semiprofessional or professional competitive athletic contests for which any type of compensation or remuneration is received.

* Exclusions and limitations may vary by state. Consult your certificate of insurance for exact language.

For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

Take the next step toward being protected from the unexpected.

For cost and complete details of this coverage, please contact your HR Department or Benefits Administrator. Visit **Voya.com** to learn more.

For HI1 only

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Hospital Confinement Indemnity Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form RL-HI-POL-12; Certificate form RL-HI-CERT-12. Form numbers, provisions and availability may vary by state and by your employer's plan.

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