



## Enhanced newborn coverage and claims scenarios with Hospital Indemnity Insurance

Hospital Indemnity Insurance pays a benefit if you have a covered stay in a hospital. When an insured employee or spouse gives birth, the newborn may be covered as well. The following provides additional information on enhanced newborn coverage and claims scenarios. See the product brochure, certificate of coverage and any applicable riders for the specific definition of covered facilities, along with complete provisions, exclusions and limitations.

### Scenario A

- Employee has existing Children's Hospital Confinement Indemnity coverage and has another child.
- Benefits payable:\*
  - Covered person who gave birth - Admission & daily confinement benefit
  - Newborn - Admission & daily confinement benefit

### Scenario B

- Employee **does not have** Children's Hospital Confinement Indemnity coverage, but enrolls in child coverage within the eligibility rules stated in their plan. The child's date of birth is provided as the effective date on the enrollment file.
- Benefits payable:\*
  - Covered person who gave birth - Admission & daily confinement benefit
  - Newborn - Admission & daily confinement benefit

### Scenario C

- Employee **does not have** Children's Hospital Confinement Indemnity coverage and **does not** enroll in child coverage within the eligibility rules stated in their plan.
- Benefits payable:\*
  - Covered person who gave birth - Admission & daily confinement benefit
  - Newborn - one-time flat benefit (no admission benefit is payable)

\* These are shown as examples only. Each scenario assumes admittance to a covered medical facility and eligibility for an admission benefit for the first day of confinement and a daily confinement benefit for each day of a stay in the covered facility. A confinement benefit will not be payable for any day that an admission benefit is payable. Benefit amount and maximum number of days available per confinement varies by facility and group. Actual results may vary.

Hospital Indemnity Insurance is a limited benefit policy. It is not health insurance and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

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 Indemnity Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form RL-HI2-POL-18; Certificate form RL-HI2-CERT-20; Spouse Hospital Confinement Indemnity Rider form RL-HI2-SPR-8; Children's Hospital Confinement Indemnity Rider form RL-HI2-CHR-18. Form numbers, provisions and availability may vary by state.

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