

# Newborn coverage with Hospital Indemnity Insurance FAQs

Following are some questions that may be helpful to understand newborn coverage with Hospital Indemnity Insurance.

- Admission & Daily Confinement Benefit - Person giving birth (employee or spouse/partner) to child must have Hospital Indemnity coverage for the Newborn Admission & Daily Confinement benefit to be payable.
- Newborn Admission & Daily Confinement benefit - Newborn child must be added to Hospital Indemnity coverage within 30 days after their birth, which is a Qualified Life Event (QLE), for the Newborn Admission & Daily Confinement benefit to be payable.

## *What if I'm an employee currently enrolled in Hospital Indemnity and having my first child?*

If you're currently enrolled in Hospital Indemnity and having your first child, you should add your child within 30 days after your child's birth to receive **both** the Admission & Daily Confinement benefits for yourself as the person giving birth **and** your newborn child.

If you don't add your child to Hospital Indemnity coverage within 30 days after your child's birth, you'll only be able to receive the Admission & Daily Confinement benefit for yourself, the person giving birth, and a \$100 one-time newborn benefit. There is no Newborn Admission & Daily Confinement benefit payable if the child is not added to Hospital Indemnity coverage.

## *What if I'm an employee currently not enrolled in Hospital Indemnity and having my first child?*

If you're currently not enrolled in Hospital Indemnity and having your first child:

- If your child is born on the date of your admission, you can add yourself and newborn to coverage within 30 days after your child's birth to receive **both** the Admission & Daily Confinement benefit for you **and** your newborn child.
- If your child is born after your date of admission or if you don't add yourself to coverage within 30 days after your child's birth, there is no Admission & Daily Confinement benefit payable.

- If you add yourself but not your child to coverage within 30 days after your child's birth, you'll only be able to receive the \$100 one-time newborn benefit.

## *What if I'm an employee currently enrolled in Hospital Indemnity and covering my spouse/partner who is having our first child?*

If you and your spouse/partner are currently enrolled in Hospital Indemnity and having your first child, you should add your child within 30 days after your child's birth to receive **both** the Admission & Daily Confinement benefit for your spouse/partner as the person giving birth **and** your newborn child.

If you don't add your child to coverage within 30 days after your child's birth, you'll only be able to receive the Admission & Daily Confinement benefit for your spouse/partner and a \$100 one-time newborn benefit. There is no Newborn Admission & Daily Confinement benefit payable if your child is not added to Hospital Indemnity coverage.

## *What if I'm an employee currently enrolled in Hospital Indemnity, but not covering my spouse/partner who is having our first child?*

If you're currently enrolled in Hospital Indemnity but not covering your spouse/partner who is having your first child:

- If your child is born on the date of your spouse/partner's admission, you can add your spouse/partner and your newborn to coverage within 30 days after your child's birth to receive **both** the Admission & Daily Confinement benefit for your spouse/partner **and** your newborn child.
- If your spouse/partner isn't added to coverage within 30 days after your child's birth, there is no Admission & Daily Confinement benefit payable.
- If you don't add your child to coverage within 30 days after your child's birth, you'll only be able to receive the \$100 one-time newborn benefit.

*What if I'm an employee currently enrolled in Hospital Indemnity and covering my spouse/partner, other children, and having another child?*

If you're currently enrolled in Hospital Indemnity and covering your spouse/partner, other children and having another child, you should add your newborn child within 30 days after your child's birth to receive **both** the Admission & Daily Confinement benefits for yourself as the person giving birth **and** your newborn child.

*What if I'm an employee currently enrolled in Hospital Indemnity, but not covering my other children and having another child?*

If you're currently enrolled in Hospital Indemnity but not covering your other child(ren) and having another child, you should add your newborn child within 30 days after your child's birth to receive **both** the Admission & Daily Confinement benefits for yourself as the person giving birth **and** your newborn child. You can also add other eligible dependents within the 30 days.

If you don't add your child to Hospital Indemnity coverage within 30 days after your child's birth, you'll only be able to receive the Admission & Daily Confinement benefit for yourself as the person giving birth and a \$100 one-time newborn benefit. There is no Newborn Admission & Daily Confinement benefit payable if your child is not added to Hospital Indemnity coverage.

*What if I'm an employee currently not enrolled in Hospital Indemnity and my spouse/partner has a child, but I didn't enroll either of them within 30 days after your child's birth?*

If you're an employee currently not enrolled in Hospital Indemnity and your spouse/partner has a child, but you didn't enroll either of them within 30 days after your child's birth, you're not eligible for any Hospital Indemnity benefits. Your next opportunity to elect Hospital Indemnity coverage is if you experience another QLE or during the next Annual Enrollment.



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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