

Hospital Indemnity Insurance— Newborn Coverage



Hospital Indemnity Insurance pays you a benefit if you or your dependents experience a covered hospital stay. This coverage also comes with a Newborn Benefit. The example below illustrates how this benefit works. Please see your certificate for coverage details.

Scenario 1:

Stephanie was thrilled to learn that she was expecting her first child! After carrying full-term, she was admitted to the hospital and delivered a healthy baby boy. Because Stephanie had Hospital Indemnity Insurance—Employee Coverage, she received a benefit payment to help pay for the out-of-pocket expenses associated with her 3-day hospital stay. And because that coverage included a Newborn Benefit, she also received a benefit for her baby.

Covered Event	Benefit Amount
Hospital Admission (1x per confinement)	\$1,200
Hospital Confinement (\$200 per day, starting day 2)	\$400
Newborn Benefit	\$100
Total:	\$1,700

Scenario 2:

After Stephanie had her first child, she added the new baby to her Hospital Indemnity policy at work. Two years later, she delivered another baby boy. Because her coverage now included dependents, the benefit payment was even better this time around. Stephanie was glad to have purchased this coverage through her employer to help for her 3-day hospital stay expenses.

Covered Event	Benefit Amount
Benefit for Stephanie:	
Hospital Admission (1x per confinement)	\$1,200
Hospital Confinement (\$200 per day, starting day 2)	\$400
Benefit for her child:	
Hospital Admission (1x per confinement)	\$1,200
Hospital Confinement (\$200 per day, starting day 2)	\$400
Total:	\$3,200

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.

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. Form numbers, provisions and availability may vary by state and by your employer's plan.

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