

Hospital Indemnity Insurance -



Explore Your Benefits & Costs

Group Name: Lafayette College
Group Number: 724971

Your benefits go beyond the basics.

Your employer provides Hospital Indemnity Insurance at no cost to you if you are enrolled in any of the three medical plans, and is intended to provide coverage in the event of a significant medical event. This benefit provides cash back in the event of a hospital admission, ER visit, and also provides an annual wellness reimbursement. The following is a summary of some of the benefits provided by Hospital Indemnity Insurance. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

How does it work?

With Hospital Indemnity Insurance, you'll receive a fixed daily benefit if you have a covered stay in a hospital and/or intensive care unit that occurs on or after your coverage effective date. Benefit amounts depend on the type of facility and number of days of confinement. Any combination of facility confinement and admission benefits payable includes a limit. Hospital Indemnity Insurance benefits apply if you have employee or spouse coverage and are hospitalized for childbirth. In addition, your newborn child(ren) may be covered as well. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

PLAN TYPE	HOSPITAL ADMISSION	HOSPITAL CONFINEMENT BENEFITS	EMERGENCY ROOM (NOT ADMITTED)	WELLNESS/COVERED HEALTH SCREENING
Standard Plan and Low Deductible Plan	\$1,000 (Up to a max of 1 admission per calendar year per family member)	\$100 Daily Hospital/\$200 Intensive Care starting day 2 (Up to a max of 31 days per calendar year and per family member)	\$150 maximum per calendar year and per family member	\$50 maximum per calendar year per employee and spouse; Dependent children receive \$25 up to a max of \$100.
High Deductible Plan	\$1,500 (Up to a max of 1 admission per calendar year per family member)	\$150 Daily Hospital/\$300 Intensive Care starting day 2 (Up to a max of 31 days per calendar year and per family member)	\$150 maximum per calendar year and per family member	\$50 maximum per calendar year per employee and spouse; Dependent children receive \$25 up to a max of \$100.

IMPORTANT: This is a fixed indemnity policy, NOT health insurance.

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care. 1)The payment you get isn't based on the size of your medical bill 2)There might be a limit on how much this policy will pay each year 3)This policy isn't a substitute for comprehensive health insurance 4)Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance. Hospital Indemnity Insurance doesn't replace your medical coverage; instead, it complements it. The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come directly to you to be used however you'd like. 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 Wellness Benefit is included in the Hospital Indemnity Insurance available through your employer.

A Wellness Benefit is included with your Hospital Indemnity Insurance coverage. It provides an annual benefit payment if you complete a covered health screening test on or after your coverage effective date, whether or not there is any out-of-pocket cost to you. You only need to complete one health screening test, and may only receive a benefit payment once per calendar year, even if you complete multiple tests. You may also receive a benefit payment for your spouse and/or children if they are covered for the Wellness Benefit and complete a health screening test on or after your coverage effective date.



receive **\$50**
to use
however
you'd like

Wellness Benefit

- Complete an eligible health screening test (such as an annual physical) and receive a benefit payment.
- For employees, the annual benefit amount is \$50.
- Your spouse's annual benefit amount is \$50.
- The annual benefit for child coverage is 50% of your benefit amount per child, with an annual maximum of \$100 for all children.

A benefit is payable only once per year, even if the covered person receives multiple health screening tests.

What types of health screening tests are eligible?

Covered Health screening tests include but are not limited to:

- Blood test for triglycerides
- Pap smear or thin prep pap test
- Flexible sigmoidoscopy
- CEA (blood test for colon cancer)
- Bone marrow testing
- Serum cholesterol test for HDL & LDL levels
- Hemocult stool analysis
- Serum Protein Electrophoresis (myeloma)
- Breast ultrasound, sonogram, MRI
- Molecular or antigen test (Coronavirus)
- Immunizations
- Chest x-ray
- Mammography
- Colonoscopy
- CA 15-3 (breast cancer)
- Stress test on bicycle or treadmill
- Fasting blood glucose test
- Thermography
- PSA (prostate cancer)
- Hearing test
- Routine eye exam
- Routine dental exam
- Well child/preventative exams age 1 through age 18
- Biometric screenings
- Electrocardiogram (EKG)
- Annual Physical Exam – Adults
- CA 125 (ovarian cancer)
- Tests for sexually transmitted infections (STIs)
- Ultrasound screening for abdominal aortic aneurysms
- Hemoglobin A1C (HbA1c)
- Bone density screening



Ready to Enroll?

Your employer provides Hospital Indemnity Insurance at no cost to you if you are enrolled in any of the three medical plans offered by Lafayette College. If you have additional questions before you enroll, please call: **Voya Employee Benefits Customer Service at (877) 236-7564** or go to <https://presents.voya.com/EBRC/lafayettecollege>

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-HI2-POL-18; Certificate form RL-HI2-CERT-20; Spouse Hospital Confinement Indemnity Rider form RL-HI2-SPR-18; Children's Hospital Confinement Indemnity Rider form RL-HI2-CHR-18; Continuation of Insurance Rider form RL-HI2-CNT-18; Diagnostic Test Benefit Rider form RL-HI2-DGR-18; Wellness Benefit Rider form RL-HI2-WELL-18; Accident Benefit Rider form RL-HI2-ACD-18; Critical Illness Rider form RL-HI2-CIR-18; and Waiver of Premium Rider form RL-HI2-WOP-18. Form numbers, provisions and availability may vary by state and by your employer's plan.

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HI2 Only

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