

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 |
|----------------------------------------|--------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| High Deductible Plan and Standard 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. |
| 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. |

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 of \$50 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 of \$50 for your spouse and/or \$25 annual benefit payment per child, up to an annual maximum of \$100 for all children, if they are covered for the Wellness Benefit and complete a health screening test on or after your coverage effective date.



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>

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.

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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**IMPORTANT: This is a fixed indemnity policy,
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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.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.