

Hospital Indemnity Insurance— Newborn Coverage



Hospital Indemnity Insurance pays you a benefit if you or your covered dependents experience a covered hospital* stay. This coverage also comes with a Newborn Benefit. The example below illustrates how this benefit works. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

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 that she can use as she decides, including 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 one-time benefit for her newborn baby.

Covered Event	Benefit Amount
Hospital Admission (payable for first day / 1x per confinement)	\$1,200
Hospital Confinement (\$200 per day, starting day 2 / up to 30 days per confinement)	\$400
Newborn Benefit	\$100
Total:	\$1,700

Scenario 2: After Stephanie had her first child, she added the new baby to her Hospital Indemnity coverage. Two years later, she delivered another baby boy. Because her coverage now included dependents, her newborn was eligible for the same benefits she was, rather than a one-time benefit of \$100. Stephanie was glad to have purchased this coverage through her employer to help with her out of pocket costs.

Covered Event	Benefit Amount
Benefit for Stephanie:	
Hospital Admission (payable for first day / 1x per confinement)	\$1,200
Hospital Confinement (\$200 per day, starting day 2 / up to 30 days per confinement)	\$400
Benefit for her child:	
Hospital Admission (payable for first day / 1x per confinement)	\$1,200
Hospital Confinement (\$200 per day, starting day 2 / up to 30 days per confinement)	\$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.

*"Hospital" is specifically defined in your certificate of coverage.

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.

For use by Kimberly Clark group only.

©2021 Voya Services Company. All rights reserved. 1868859
215733-10302021