

**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.

- 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.

Hospital Indemnity Insurance

Enrollment at a glance

For the employees of: Atlantic Corporation of Wilmington Inc. Group #702030

What is Hospital Indemnity Insurance?

Hospital Indemnity Insurance provides a fixed daily benefit payment if you have a covered stay in a hospital, critical care unit or rehabilitation facility beginning on or after your coverage effective date. You have the option to elect Hospital Indemnity Insurance to meet your needs.

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.

Features of Hospital Indemnity Insurance include:

- **Guaranteed issue:** No medical questions or tests are required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you and select from a variety of payment plans. (*Portability provisions vary by state.*)

How can Hospital Indemnity Insurance help?

Below are a few examples of how your Hospital Indemnity Insurance benefit payment could be used (coverage amounts may vary):

- Medical expenses, such as deductibles and co-pays
- Travel, food and lodging expenses for family members
- Child care
- Everyday expenses like utilities and groceries

Who is eligible for Hospital Indemnity Insurance?

- **You:** All active employees working 30+ hours per week.
- **Your spouse:*** If you have coverage on yourself, you may enroll your spouse, as long as your spouse is not covered under your employer's plan as an employee. The coverage amounts for your spouse are the same as your coverage amounts.
- **Your children:**** If you have coverage on yourself, you may enroll your eligible children up to age 26. One premium amount covers all of your eligible children. If both you and your spouse are covered under the policy as employees, then only one, but not both, may cover the same children for Hospital Indemnity Insurance. If the parent who is covering the children stops being insured as an employee, then the other parent may enroll for children's coverage. The coverage amounts for your children are the same as your coverage amounts.
- **Your newborn children:**
 - When existing child coverage is effective prior to birth:
 - Benefits for newborns are the same as for any other child.
 - When child coverage **is not** effective prior to birth:
 - No benefits are payable.

*The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. Please contact your employer for more information.

**The definition of "child" may vary by state. Please contact your employer for more information.

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What does my Hospital Indemnity Insurance include?

The following list is a summary of the benefits provided by Hospital Indemnity Insurance. For a list of standard exclusions and limitations, go to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders. The coverage amounts are listed below.

Each available admission benefit is payable up to a maximum of once per calendar year.

The admission and daily confinement benefit amounts depend on the type of facility and the number of days of confinement. Any combination of confinement and admission benefits payable will not exceed a total of 10 days during a period of confinement.

Covered Benefits	Benefit amount Daily benefit amount \$150
Hospital	
Hospital admission: An admission benefit is payable for the first day of hospital confinement, once per confinement.	\$1000
Hospital confinement: A daily confinement benefit is payable for up to 10 days per confinement, beginning on day 2 of confinement.	\$150 (1 times the daily benefit amount)
Critical Care Unit	
Critical care unit (CCU) confinement: A daily confinement benefit is payable for up to 10 days per confinement, beginning on day 2 of confinement.	\$300 (2 times the daily benefit amount)
Rehabilitation Facility	
Rehabilitation facility confinement: A daily confinement benefit is payable for up to 10 days per confinement, beginning on day 2 of confinement.	\$75 (one-half of the daily benefit amount)

What else does my Hospital Indemnity Insurance include?

The benefits listed below are also included with your Hospital Indemnity Insurance coverage. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test.
 - The annual benefit amount is \$50 for completing a health screening test.
 - Your spouse's benefit amount is \$50.
 - The benefit for child coverage is \$25 per child, with an annual maximum of \$100 for all children.

How much does Hospital Indemnity Insurance cost?

All employees pay the same rate, no matter their age. See the chart below for the premium amounts.

(Tiered) Hospital Confinement Indemnity Rates by Level

Coverage Type	Daily Benefit	Monthly Rate	Weekly Rate
Employee	\$150	\$19.95	\$4.60
Employee + Spouse	\$150	\$35.75	\$8.25
Employee + Children	\$150	\$32.07	\$7.40
Employee + Family	\$150	\$47.87	\$11.05

When is my coverage effective?

The coverage effective date is the date you are eligible to begin filing claims. The diagnosis of the covered condition must occur on or after the coverage effective date.

Annual Enrollment

Your coverage becomes effective on October 1, 2020, following the election of coverage. Coverage for your spouse and/or children becomes effective on the same date as your coverage, if elected.

New Hires

For new hires, after the initial enrollment period, please refer to the certificate of insurance to learn when your coverage will become effective.

Exclusions and limitations*

The standard exclusions and limitations are listed below. (These may vary by state and/or your employer's plan.)

Benefits are not payable for any loss caused in whole or directly by any of the following:

- Participation or attempt to participate in a felony or illegal activity.
- Operation of a motorized vehicle while intoxicated. Intoxication means the covered person's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared (excluding acts of terrorism).
- Loss that occurs while on active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Misuse of alcohol or taking of drugs, other than under the direction of a doctor. Exception: This exclusion does not apply to a confinement in an eligible hospital or rehabilitation facility for the purpose of treatment for alcoholism or drug addiction.
- Elective surgery, except when required for appropriate care as determined by a doctor as a result of the covered person's injury or sickness.
- Riding in or driving any motor-driven vehicle in a race, stunt show or speed test.
- Operating, or training to operate, or service as a crew member of, or jumping, parachuting or falling from, any aircraft or hot air balloon, including those which are not motor-driven. Flying as a fare-paying passenger is not excluded.
- Engaging in hang-gliding, bungee jumping, parachuting, sailgliding, parasailing, parakiting, kitesurfing or any similar activities.
- Practicing for, or participating in, any semi-professional or professional competitive athletic contests for which any type of compensation or remuneration is received.

The definition of "hospital" does not include an institution or any part of an institution used as: a hospice unit, including any bed designated as a hospice or swing bed; a convalescent home; a rest or nursing facility; a free-standing surgical center; an extended care facility; a skilled nursing facility; or a facility primarily affording custodial, educational care, or care for the aged; or care or treatment for persons suffering from mental diseases or disorders or drug or alcohol addiction. "critical care unit" and "rehabilitation facility" are also defined in the certificate.

*See the certificate and any riders for a complete description of benefits, exclusions and limitations.

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For more information, please contact or go to:

- Voya Employee Benefits Customer Service at (877) 236-7564
- <https://go.voya.com/atlanticcorporation>

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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