

Hospital Indemnity Insurance

# Help minimize the financial impact that can come with a stay in a hospital or medical facility



Waupaca Foundry

## What is it?

Hospital Indemnity Insurance pays a fixed daily benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility. A covered hospital stay can include when you are admitted to the hospital for an injury, illness, mental health and substance use care or to give birth to a baby. 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.

## Who can be covered?

You have the option to enroll yourself as well as your spouse\* and children\* in Hospital Indemnity Insurance coverage to meet your needs.

\* Employees must be enrolled in order to elect coverage for eligible spouse and eligible dependent children as defined in the Certificate of Coverage and Riders.

## Why should I consider it?



Use your paid benefit for any purpose, such as paying out-of-pocket medical expenses, copays, deductibles, groceries, gas, utilities and more – it's up to you.



Coverage is always guaranteed issue.



You can choose to take this coverage with you if you leave your employer or retire, and you'll be billed at the same rates via direct billing

For a complete description of your available benefits, exclusions and limitations, see your certificate of insurance and any riders.

## How much does it cost?

This table shows how much you'll pay for Hospital Indemnity Insurance. The premium is deducted from your paycheck. The cost provided below includes a fee for Voya Travel Assistance.

Hospital Confinement Indemnity Rates Low Plan				Hospital Confinement Indemnity Rates Medium Plan				Hospital Confinement Indemnity Rates High Plan			
Coverage Type	Daily Benefit	Monthly Rate		Coverage Type	Daily Benefit	Monthly Rate		Coverage Type	Daily Benefit	Monthly Rate	
Employee	\$100	\$9.35		Employee	\$200	\$13.90		Employee	\$200	\$27.81	
Employee + Spouse	\$100	\$23.21		Employee + Spouse	\$200	\$34.51		Employee + Spouse	\$200	\$69.03	
Employee + Children	\$100	\$16.91		Employee + Children	\$200	\$25.28		Employee + Children	\$200	\$50.57	
Employee + Family	\$100	\$30.77		Employee + Family	\$200	\$45.89		Employee + Family	\$200	\$91.79	

\*Child(ren) birth to age 26; no limit to the number of children per family.

## What does it cover?

Your Hospital Indemnity Insurance coverage pays a fixed daily benefit for a covered hospitalization or other covered loss. The following is a summary of the benefits provided by this 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.

Only one type of facility confinement or admission benefit is payable per day.

You can elect coverage under Plan 1, 2 or 3.

### First day of confinement (Admission Benefits)

Type of admission	Plan 1 Admission Benefit amount	Plan 2 Admission Benefit amount	Plan 3 Admission Benefit amount
Hospital admission	\$600	\$1,200	\$2,200

This benefit is unlimited per admission type per calendar year..

### Starting day two (Facility Confinement Benefits)

Type of facility	Plan 1 Daily benefit amount is \$100	Plan 2 Daily benefit amount is \$200	Plan 3 Daily benefit amount is \$200
Hospital confinement, up to 30 days per confinement	1 x the daily benefit amount	1 x the daily benefit amount	1 x the daily benefit amount
CCU confinement, up to 15 days per confinement	2 x the daily benefit amount	2 x the daily benefit amount	2 x the daily benefit amount
Rehabilitation facility confinement, up to 30 days per confinement	½ of the daily benefit amount	½ of the daily benefit amount	½ of the daily benefit amount

Daily benefits are available if you are an inpatient in a covered facility due to treatment of an injury, sickness, mental health disorder [or] substance use disorder. See your Certificate of Insurance for complete provisions, limitations and exclusions.

Observation Unit, payable once per year			
At least 4 consecutive hours but less than 20 consecutive hours, other than as an inpatient. Not payable for any day that a facility confinement or admission benefit is payable.	Plan 1 Daily benefit amount is \$500	Plan 2 Daily benefit amount is \$500	Plan 3 Daily benefit amount is \$500

### If you add a child to your family

If child coverage is effective before your child is born OR child coverage is elected as a qualifying life event within 30 days of the birth:	If child coverage IS NOT effective before your child is born and IS NOT elected as a qualifying life event within 30 days of birth:
<ul style="list-style-type: none"> <li>All covered children will receive the same coverage as the employee.</li> <li>Newborn confinement begins on the date of your baby's birth to the discharge date.</li> <li>Confinement begins on day 2 if an admission benefit applies.</li> </ul>	Benefits for newborns are the same as for any other child for the first 90 days from birth.

Critical Care Units (CCU) include Intensive Care Units (ICU), Pediatric Intensive Care Units (PICU) and Neonatal Intensive Care Units (NICU).

## What else is included?

The benefits below are also included with your coverage. For a complete description of your benefits, along with applicable provisions, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.

**Continuation of Insurance** allows you to maintain your coverage for yourself, your spouse and children during an employer-approved leave of absence.

**Portability** If you are in a situation where your eligibility for benefits is changing, such as reduced hours, termination from employment, or a life event such as divorce, you may want to continue your insurance coverage. Portability allows you to continue your coverage under the same group policy by paying your premiums directly to the insurance company.

## Exclusions and limitations

The standard exclusions and limitations are listed below. For a complete description of your available benefits, exclusions, and limitations, see your certificate of insurance and any riders. (These may vary by state and/or your employer's plan.)

- 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.
- War or any act of war, whether declared or undeclared, 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.
- Cosmetic 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.

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

## Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (877) 236-7564

Scan the QR code to visit your Employee Benefits Resource Center to learn more about this benefit and review instructions on how to file a claim after your effective date.

<https://presents.voya.com/EBRC/WaupacaEBRC>



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-CERT2-24; Spouse Hospital Confinement Indemnity Rider form #RL-HI2-SPR2-24; Children's Hospital Confinement Indemnity Rider form #RL-HI2-CHR2-24; Wellness Benefit Rider form #RL-HI2-WELL2-24; Diagnostic Test Benefit Rider form #RL-HI2-DGR2-24; Accident Benefit Rider form #RL-HI2-ACD2-24; Critical Illness Rider form #RL-HI2-CIR2-24; Waiver of Premium Rider form #RL-HI2-WOP2-24. Continuation of Insurance Rider form: #RL-HI2-CNT2-24; Absence from Employment Premium Waiver form: #RL-HI2-AEPW-24. Form numbers, provisions and availability may vary by state and by your employer's plan.

### HI 2.1 only

Date Prepared 01/22/2026

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