Expecting? Claim your eligible benefit payment sooner with Pre-Delivery Early Pay



A claims option available for your Hospital Indemnity Insurance

When you're preparing to welcome a newborn into your life, we want to help you focus on the birth of your child, your parental leave, and recovery. The Pre-Delivery Early Pay claim option is one way we can help you do that.

What is Pre-Delivery Early Pay?

Hospital Indemnity Insurance pays you a daily benefit if you or your enrolled spouse have a covered stay in a hospital*, including for the birth of your baby. Pre-Delivery Early Pay enables you to file a claim for your anticipated hospital stay up to **45 days** before your expected due date. If your claim is approved, you can receive a benefit payment for:

- A one-day hospital stay for a planned vaginal birth.
- A two-day hospital stay for a planned cesarean-section birth

The available benefits and the amount paid will vary by group and coverage level. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance.

How can Pre-Delivery Early Pay help me?

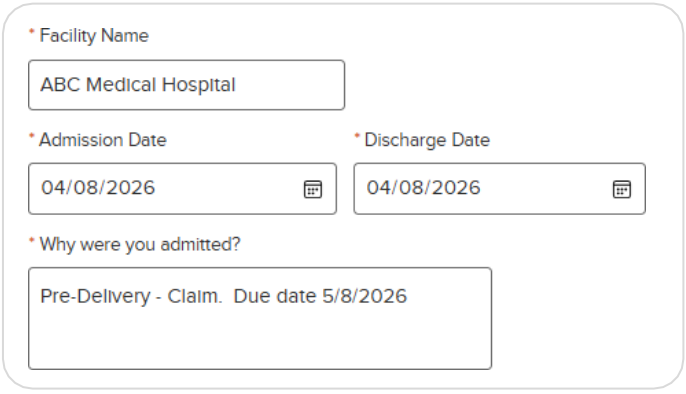
- **Get your payment in advance:** By providing an early benefit payment, this process aims to help you prepare for the arrival of your baby in advance.
- **Use your benefit however you want:** Although amounts will vary, you can use the paid benefit for anything you like, such as flying in family members, purchasing baby essentials, or planning a babymoon.

What do I need to file a Pre-Delivery Early Pay claim?

To process a Pre-Delivery Early Pay claim under your Hospital Indemnity Insurance, you must provide documentation from your medical provider showing proof of pregnancy, current gestation and due date, and your intent to be admitted to a hospital to give birth.

You will provide the date of service found on your paperwork when submitting your claim. Documentation includes:

- An After-Visit Summary or Medical Records within 45 days of the due date, confirming the expected due date.
- For caesarean sections, confirmation of the scheduled procedure, if available.



Example: If an After-Visit Summary [*Name of Facility*] document is dated 4/8/2026 and expected due date is 5/8/2026, you would use 4/8/2026 for both admission and discharge date and list the expected delivery hospital in the [*Facility Name*]. Our claims examiners will pay the appropriate standard benefit based on the expected delivery method submitted on the paperwork.

Data/names shown are for illustrative purposes only and do not represent actual customer information. Actual results may vary.

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What else should I know?

Who qualifies for Pre-Delivery Early Pay?

Employees and their spouses who are enrolled in Hospital Indemnity Insurance.

What if the delivery doesn't match the anticipated hospital stay?

No action needed — we will not seek repayment of benefits already paid under this program.

What if the hospital stay lasts longer than expected?

You may submit documentation for review under your original claim number for any additional eligible benefits you feel are due. It's also important to note that this process is not part of the employer's insurance policy and doesn't replace the ability for you to identify and submit claims at any time through the Voya Claims Center.

Does this cover newborn-related claims?

No, Pre-Delivery Early Pay is specific to the insured who is giving birth. Any newborn benefits must be submitted separately after birth.

Are the standard policy terms still in effect?

Yes, all contractual terms and conditions apply. A hospital stay will consist of daily admission and/or confinement benefits as shown in the Schedule of Benefits found in the Certificate of Insurance. The available benefits and amount paid will vary by group and coverage level. Only one type of facility confinement or admission benefit is payable per day.

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

To learn more about Pre-Delivery Early Pay, contact Lineage Logistics.

* "Hospital" is specifically defined in your Certificate of Coverage.

This is intended to be used for information purposes only and does not indicate eligibility for a benefit. Filing a claim may require any necessary medical records or proof of claim as determined during the review process.

A complete description of benefits, limitations, exclusions and termination of coverage is 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 issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (New York, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Voya Employee Benefits is a division of both companies. Hospital Confinement Indemnity Insurance Policy Form #RL-HI2-POL-18, Certificate Form #RL-HI2-CERT2-24; in New York, Hospital Confinement Indemnity Insurance Policy Form #RNY-HI2-POL-18; Certificate Form #RNY-HI2- CERT-20. Form numbers, product provisions and availability may vary by state and employer's plan.

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