

Hospital Confinement Indemnity Insurance

Meet the Burwells

Tom and Becky had not planned on starting a family yet but were pleasantly surprised when Becky became pregnant! Eight months later, little Andrew came into the world.

Fortunately, Becky had Hospital Confinement Indemnity Insurance with the Initial Confinement Benefit through her employer. The benefit she received from this coverage helped cover her medical deductibles and co-pays, as well as Tom's parking and meals, during her two-day hospital stay.



Becky's out-of-pocket expenses:



\$1,000

Health insurance deductible*



\$1,200

Co-pays



\$240

Meals & parking

*This examples assumes the employee has a \$1,000 deductible. Your deductible may vary depending on the medical plan you have elected.

Total expenses **\$2,440**

Hospital Confinement Indemnity Insurance benefits

Daily benefit paid under Becky's policy **\$200**

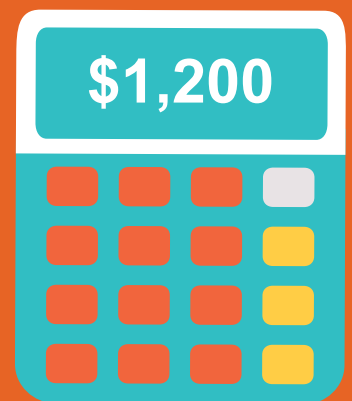
(Daily benefit amount x 2 days)

Initial Confinement Benefit **\$500**

(Typically 5x the daily benefit amount)

Total benefits paid

\$1,200



Hospital Confinement 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.

The amounts shown are for illustrative purposes only. Actual costs/results may vary.

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-HI-POL-12; Certificate Form #RL-HI-CERT-12. Form numbers, provisions and availability may vary by state.