

Hospital Indemnity Insurance

Enrollment at a glance

For the employees of: Heard County Public Schools

What is Hospital Indemnity Insurance?

Hospital Indemnity Insurance pays a daily benefit if you have a covered stay in a hospital*, critical care unit or rehabilitation facility. The benefit amount is determined by the type of facility and the number of days you stay. 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.

*A hospital does not include an institution or part of an institution used as: a hospice care unit; a convalescent home; a rest or nursing facility; a free-standing surgical center; a rehabilitative center; an extended care facility; a skilled nursing facility; or a facility primarily affording custodial, educational care, or care or treatment for persons suffering from mental diseases or disorders, or care for the aged, or drug or alcohol addiction.

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 the policy with you and select from a variety of payment plans.

How can Hospital Indemnity Insurance help?

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

- Medical expenses, such as deductibles and copays
- Travel, food and lodging expenses for family members or 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***— Coverage is available only if employee coverage is elected. Your spouse will have the same Hospital Indemnity benefits as you do.
- **Your children****— to age 26. Coverage is available only if employee coverage is elected. Your children are covered for the same Hospital Indemnity benefits as you are. One premium amount covers all of your eligible children. If both you and your spouse are covered under the policy as an employee, then only one, but not both, may cover the same children for Hospital Indemnity Insurance.

What Hospital Indemnity Insurance benefits are available?

The following list is a summary of the benefits provided by Hospital Indemnity Insurance. You must be insured under the policy for before benefits are payable. 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.

- You have the option to purchase a daily benefit amount of \$100, \$200 or \$300.
- The benefit amounts paid depend on the type of facility and the number of days of confinement. Any combination of confinement benefits payable will not exceed a total of 10 days during a period of confinement(s).
 - **Hospital**—The benefit payment is 1x the daily benefit amount, up to 10 days per confinement.
 - **Critical care unit (CCU)**—The benefit payment is 2x the daily benefit amount, up to 10 days per confinement.
 - **Rehabilitation facility**—The benefit payment is one-half of the daily benefit amount, up to 10 days per confinement.
 - **Initial Confinement Benefit:** This provides an additional payment of 5x the daily benefit amount after confinement in a hospital, critical care unit and or rehabilitation facility. This benefit is limited to a maximum of one Initial Confinement Benefits per calendar year for all covered persons, but no more than one for each covered person.

How much does Hospital Indemnity Insurance cost?

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

	\$100/Daily Benefit	\$200/Daily Benefit	\$300/Daily Benefit
Employee Only	\$10.98	\$19.74	\$28.50
Employee & Spouse	\$19.50	\$35.56	\$51.64
Employee & Children	\$17.78	\$32.17	\$46.57
Family	\$26.30	\$47.99	\$69.71

When is my coverage effective?

The effective date of coverage is the date you are eligible to begin filing claims. The confinement must start on or after the coverage effective date.

Annual enrollment

Your coverage becomes effective on July 1. Coverage for your spouse and/or children becomes effective on the same date as your coverage.

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

Exclusions for the certificate, Initial Confinement Benefit, Spouse Hospital Indemnity Insurance and Children's Hospital Indemnity Insurance are listed below. (These may vary by state.) 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.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss that occurs while on full-time 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.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.
- Elective surgery, except when required for appropriate care 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, sail gliding, parasailing, parakiting, kite surfing or any similar activities.
- Practicing for, or participating in, any semiprofessional or professional competitive athletic contests for which any type of compensation or remuneration is received.

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-HI-POL-12; Certificate Form #RL-HI-CERT-12; and Rider Forms: Spouse Hospital Confinement Indemnity Rider Form #RL-HI-SPR-12; Children's Hospital Confinement Indemnity Rider Form #RL-HI-CHR-12; Initial Confinement Benefit Rider Form #RL-HI-ICN-12. Form numbers, provisions and availability may vary by state.