



Compass Hospital Confinement Indemnity Insurance

A simple way to help protect against the financial
stress of a hospital stay.

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Hospital stays are rarely an enjoyable experience.

For starters, you probably aren't feeling well or are receiving some kind of treatment. On top of that, costs add up quickly—from medical bills; to travel, food and lodging costs; to the day-to-day expenses that don't stop while you're in the hospital. The financial pressures can be overwhelming. That's where Hospital Confinement Indemnity Insurance can help.

What is Hospital Confinement Indemnity Insurance?

Hospital Confinement Indemnity Insurance pays a daily benefit if you have a covered stay in a hospital*, critical care unit or rehabilitation facility on or after your coverage effective date. The benefit amount is determined based on the type of facility and the number of days you stay. This is a limited benefit policy. Hospital Confinement Indemnity Insurance 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 unit; a convalescent home; a rest or nursing facility; a free-standing surgical center; a rehabilitative facility; 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.

How can Hospital Confinement Indemnity Insurance help?

You can use the benefit however you would like. While coverage amounts may vary, below are a few examples of how you could use your benefit:

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

How much does it cost?

The cost of Hospital Confinement Indemnity Insurance varies. It is very likely that your monthly premium will be less than your monthly lunch budget.

Why should I enroll through my employer?

- Rates are typically lower when you purchase group coverage through your employer.
- Premium amounts are deducted from your paychecks, so you don't have to worry about paying another bill.

Do I need to provide health information when I apply?

No. There are no medical questions you need to answer or medical tests to take in order to get coverage.

What are pre-existing conditions and are they covered*?

A pre-existing condition is a sickness, injury or physical condition for which you received medical treatment, consultation, care or services (including diagnostic measure) during the first 12 months** prior to your coverage effective date. For the first 12 months** after your coverage effective date or any increase in coverage, we will not pay benefits for a confinement resulting from a pre-existing condition. After the first 12 months** of coverage or any increase in coverage, benefits are payable for any eligible confinement even if resulting from a pre-existing condition.

*Definition and limitation/exclusion may vary by state.

**This length of time may vary by employer.

Meet the Harrises

Both in their early 40s, Maureen and Steve thought their days of endless diaper changes and middle of the night feedings were over—until one day when they were thrilled to find out they'd be adding one more to their brood. Nine months later, after a lengthy labor and delivery, little Josh came into the world, officially completing their family. The benefit the Harrises received from the Hospital Confinement Indemnity Insurance Maureen has carried for the past five years were used to help cover the medical deductibles and copays she incurred during the three-day hospital stay.

\$2,000 Health insurance deductible

\$2,400 Co-insurance for 3-day hospital stay
(\$12,000 x 20%)

\$4,450 Total out-of-pocket expenses

\$600 Total benefit paid under Pat's policy
(\$200 x 3 days)

The amounts shown above are for illustrative purposes only. Actual costs may vary. Benefit paid assumes a benefit of \$200 per day per hospital confinement. Your employer may offer different amounts or options. See the certificate for details.

Are there any exclusions or limitations*?

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.

*Exclusions and limitations may vary by state. Consult your certificate of insurance for exact language.

Take the next step to protect your financial future.



Hospital Confinement Indemnity insurance can help you protect your family's retirement savings. Go to [Voya.com](https://www.voya.com) to find out how we can help you become retirement ready.

This brochure is a summary only. The policy, certificate and riders should be reviewed for complete provisions, exclusions and limitations. Group Hospital Confinement Indemnity Policy Form #: RL-HI-POL-12. Group Hospital Confinement Indemnity Certificate Form #: RL-HI-CERT-12. Form numbers, product provisions and availability may vary by state.

This product is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies.

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