

VOYA – Associates Standard Fixed Indemnity Plan

What is Fixed Indemnity Insurance?

Fixed Indemnity Insurance provides a fixed daily benefit payment if you have a covered stay in a hospital, critical care unit or rehabilitation facility beginning on or after your coverage effective date. You have the option to elect Fixed Indemnity Insurance to meet your needs.

Fixed 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.

Features of Fixed Indemnity Insurance include:

- **Guaranteed issue:** No pre-existing condition exclusion
- **Flexible:** You can use the benefit payments for any purpose you like.
- **Portable:** If you leave your current employer or retire, you can take your coverage with you and select from a variety of payment plans.

How can Fixed Indemnity Insurance help?

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

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

Who is eligible for Fixed Indemnity Insurance?

- **You:** If you are actively at work, performing all the normal duties of your job.
- **Your spouse:*** If you have coverage on yourself, you may enroll your spouse. The coverage amounts for your spouse are the same as your coverage amounts.
- **Your children:**** If you have coverage on yourself, you may enroll your eligible children up to age 26. One premium amount covers all of your eligible children. If both you and your spouse are covered under the policy as employees, then only one, but not both, may cover the same children for Fixed Indemnity Insurance. If the parent who is covering the children stops being insured as an employee, then the other parent may enroll for children's coverage. The coverage amounts for your children are the same as your coverage amounts.
- **Your newborn children:**
When existing child coverage is effective prior to birth: Benefits for newborns are the same as for any other child.

When child coverage **is not** effective prior to birth: No benefits are payable.

*The use of "spouse" in this document means a person insured as a spouse as described in the certificate of insurance or rider. Please contact your employer for more information.

**The definition of "child" may vary by state. Please contact your employer for more information.

What does my Fixed Indemnity Insurance include?

The following list is a summary of the benefits provided by Fixed Indemnity 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.

You can elect coverage under the Fixed Indemnity Preferred Plan.

Each available admission benefit is payable up to a maximum of eight times per calendar year.

The admission and daily confinement benefit amounts depend on the type of facility and the number of days of confinement. Any combination of confinement and admission benefits payable will not exceed a total of 365 days during a period of confinement.

Covered Benefits	Fixed Indemnity Standard Plan Daily benefit amount \$300
Hospital	
Hospital admission: An admission benefit is payable for the first day of hospital confinement, once per confinement.	\$1,500
Hospital confinement: A daily confinement benefit is payable for up to 365 days per confinement, beginning on day 2 of confinement.	\$300 (1 times the daily benefit amount)
Critical Care Unit	
Critical care unit (CCU) admission: An admission benefit is payable for the first day of CCU confinement, once per confinement.	\$3,000
Critical care unit (CCU) confinement: A daily confinement benefit is payable for up to 30 days per confinement, beginning on day 2 of confinement.	\$600 (2 times the daily benefit amount)
Rehabilitation Facility	
Rehabilitation facility confinement: A daily confinement benefit is payable for up to 30 days per confinement, beginning on day 2 of confinement.	\$150 (one-half of the daily benefit amount)
Observation unit daily benefit A benefit is payable up to 1 day per calendar year, for admission to a hospital observation unit for at least 4 consecutive hours other than as an inpatient.	\$250
Non-confinement daily benefits Benefits may be payable for non-confinement events.	
Doctor visit	\$60
Outpatient surgery visit	\$500
Emergency Room visit	\$100

What else does my Fixed Indemnity Insurance include?

The benefits listed below are also included with your Fixed Indemnity Insurance coverage. For a list of standard exclusions and limitations, please refer 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.

- **Continuation of Insurance:** Continuation allows you to maintain your current Fixed Indemnity Insurance coverage for yourself during an employer-approved leave of absence.
- **Waiver of Premium** If you aren't working because you are totally disabled, Waiver of Premium allows you to keep your Fixed Indemnity Insurance coverage for a period of time without paying premiums.
- **Wellness Benefit:** This provides an annual benefit payment if you receive a health screening test.
 - Your annual benefit amount is \$50 for receiving a health screening test.
 - Your spouse's annual benefit amount is \$50 for receiving a health screening test.
 - The annual benefit amount for each child is \$25 with an annual maximum of \$100 for all children.
- **Accident Benefit:** This provides a benefit payment for specific injuries and events resulting from a covered accident. The amount payable depends on the type of injury and event (whether it is type A or B). Examples include but are not limited to:

Type A – \$300

- Concussion
- Emergency dental work*
- Laceration with sutures

Type B – \$600

- Acute fractures of the femur, humerus, tibia, radius, pelvis and bones of the spine
- Dislocation of the hip, knee, ankle, foot, shoulder, elbow, wrist and lower jaw
- Prosthetic device*

*Benefits are payable once per person per accident

- **Diagnostic Test Benefit:** This provides a benefit payment if a covered person receives one of a list of covered diagnostic tests. The benefit amount is determined by the specific test received (whether it is type A or B). A benefit is payable only once per year, even if the covered person receives multiple diagnostic tests. Covered diagnostic tests include but are not limited to:

Type A - \$300

- Bronchoscopy
- Colonoscopy
- Cystoscopy

Type B - \$600

- CT scan
- MRI
- Stress test

How much does Fixed Indemnity Insurance cost?

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

Standard Plan Rates

Coverage Type	Weekly Rate	Bi-weekly Rate
Employee	\$13.50	\$27.00
Employee + Spouse	\$27.85	\$55.70
Employee + Children	\$22.83	\$45.66
Employee + Family	\$37.19	\$74.38

Exclusions and limitations*

The standard exclusions and limitations are listed below. (These may vary by state and/or your employer's plan.)

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. 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.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or 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.
- Misuse of alcohol or taking of drugs, other than under the direction of a doctor. Exception: This exclusion does not apply to a confinement in an eligible hospital or rehabilitation facility for the purpose of treatment for alcoholism or drug addiction.
- Elective 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.

Diagnostic Test Benefit*: Exclusions for the Diagnostic Test Benefit Rider are the same as the exclusions in the certificate, except there is no exception for confinement for the purpose of treatment for alcoholism or drug addiction.

Accident Benefit*: Exclusions for the Accident Benefit Rider are the same as the exclusions in the certificate, except that there is no exclusion for elective surgery or pre-existing conditions and there is no exception for confinement for the purpose of treatment for alcoholism or drug addiction. Also, benefits are

not payable for any loss caused in whole or directly by any sickness or declining process caused by a sickness.

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; or care or treatment for persons suffering from drug or alcohol addiction. "Critical care unit" and "rehabilitation facility" are also defined in the certificate.

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



For more information, please contact:

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

This offer is contingent upon participation requirements being met.

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-CERT-20; Spouse Hospital Confinement Indemnity Rider form RL-HI2-SPR-18; Children's Hospital Confinement Indemnity Rider form RL-HI2-CHR-18; Continuation of Insurance Rider form RL-HI2-CNT-18; Diagnostic Test Benefit Rider form RL-HI2-DGR-18; Wellness Benefit Rider form RL-HI2-WELL-18; Accident Benefit Rider form RL-HI2-ACD-18; Critical Illness Rider form RL-HI2-CIR-18; and Waiver of Premium Rider form RL-HI2-WOP-18. Form numbers, provisions and availability may vary by state and by your employer's plan.

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