

**IMPORTANT: This is a fixed indemnity policy,
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Hospital Confinement Indemnity Insurance

Enrollment at a glance

For the employees of: Inovalon, Inc.



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. The benefit amount is determined by the type of facility and the number of days you stay. You have the option to elect Hospital Confinement Indemnity Insurance to meet your needs. 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.

Features of Hospital Confinement 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.

*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. "Critical care unit" and "rehabilitative facility" are specifically defined in this policy. See the certificate for details.

How can Hospital Confinement Indemnity Insurance help?

Below are a few examples of how your Hospital Confinement 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
- Child care
- Everyday expenses like utilities and groceries

Who is eligible for Hospital Confinement Indemnity Insurance?

- **You**—all active employees working 30+ hours per week.
- **Your spouse***— under age 70. Coverage is available only if employee coverage is elected. Your spouse will have the same Hospital Confinement 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 Confinement 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 Confinement Indemnity Insurance. If the parent who is covering the children stops being insured as an employee then the other parent may apply for children's coverage.

*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.

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What Hospital Confinement Indemnity Insurance benefits are available?

The following list is a summary of the benefits provided by Hospital Confinement Indemnity Insurance. You must be insured under the policy for 0 days 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.

- The benefit amounts paid depend on the type of facility and the number of days of confinement:
 - **Initial Confinement Benefit:** The benefit payment is \$2,000. This payment is in addition to payments payable for confinement in a hospital, critical care unit or rehabilitation center listed below. This benefit is limited to a maximum of four Initial Confinement Benefits per calendar year for all covered persons, but no more than one for each covered person.
 - **Hospital—** The benefit payment is \$200 a day up to 30 days per confinement.
 - **Critical care unit (CCU)—** The benefit payment is \$400 per day up to 15 days per confinement.
 - **Rehabilitation facility—** The benefit payment is \$100 per day up to 30 days per confinement.

What does my Hospital Confinement Indemnity Insurance include?

The benefits listed below are included with your Hospital Confinement Indemnity Insurance coverage. There may be some variation by state. For a list of standard exclusions and limitations, please refer to the end of this document. For a complete description of your available benefits, see your certificate of insurance and any riders.

- **Wellness Benefit:** This provides an annual benefit payment if you complete a health screening test. If a benefit has been paid under the Wellness Benefit, that same test on the same date is not eligible for payment under the Diagnostic Test Benefit.
 - For employees, the annual benefit amount is \$50 for completing a health screening test.
 - Your spouse's benefit amount is \$50.
 - The benefit for child coverage is 50% of your benefit amount per child with an annual maximum of \$100 for all children.

How much does Hospital Confinement Indemnity Insurance cost?

All employees pay the same rate, no matter their age. See the chart below for the premium amounts. Rates shown are guaranteed until January 1, 2026.

Hospital Confinement Indemnity Rates		
Coverage Type	Daily Benefit	Monthly Rate
Employee	\$200	\$32.86
Employee + Spouse	\$200	\$68.27
Employee + Children	\$200	\$52.51
Employee + Family	\$200	\$87.92

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 January 1, following the election of coverage. Coverage for your spouse and/or children becomes effective on the same date as your coverage.

New hires

- If you elect coverage, that coverage becomes effective at 12:01 AM on the latest of the following:
 - The date you are eligible for coverage, if you apply on or before that date.
 - The first day of the month following the date you apply for coverage.
 - The first day of the month following the date you return to active employment, if you are not in active employment when your coverage would otherwise become effective.
- Coverage for your spouse and/or children becomes effective on the same date as your coverage.

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Exclusions and limitations

Exclusions for the certificate, Initial Confinement Benefit, Spouse Hospital Confinement Indemnity Insurance and Children's Hospital Confinement 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.

*See the certificate and any riders for a complete list of available benefits, along with applicable provisions, exclusions and limitations.



For more information, please contact:

- Voya Employee Benefits Customer Service at (877) 236-7564 or visit <https://presents.voya.com/EBRC/Inovalon>.

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-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; and Wellness Benefit Rider Form #RL-HI-WELL-12. Form numbers, provisions and availability may vary by state.

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