

Claims Checklist & FAQ

Hospital Indemnity Insurance

Ready to file a claim?

Equip yourself with helpful information and documentation before you get started.

Information you'll need:

- Employer or Group name
- Group number (optional, but speeds up the process)
- Employee name
- Employee birthdate
- Employee Social Security number
- If the claim is for a spouse and/or child, you'll also need:
 - Spouse/child's name
 - Spouse/child's birthdate
 - Spouse/child's Social Security number
- Hospital information to include name, admission and discharge dates and the reason for confinement

Examples of documentation you may need to provide with a hospital indemnity claim:

- A completed Hospital Indemnity claim form:
 - An Attending Physicians Statement of Hospital Confinement Indemnity Form (available in the Forms Library), indicating the number of days hospitalized and completed, signed and dated by your primary treating doctor.
 - UB-04 or itemized bill from hospitalization showing room/board charges (available through the hospital's billing department).
 - Hospital discharge summary that explicitly show admission and discharge dates (for one day stays, we also need the time of admission and discharge).

This list is provided as an example only. Filing a claim may require any necessary medical records or proof of claim as determined during the review process. Claim form(s) may require completion by you, the employer and your attending doctor.

Unsure if your claim will be covered?

Hospital Indemnity Insurance provides a fixed daily benefit payment if you have a covered stay in a hospital beginning on or after your coverage effective date. Some groups also cover stays in a critical care unit or rehabilitation facility. 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.

• Short stays (less than a full day)

– Hospital Indemnity Insurance coverage is customized to meet the needs of each employer and the provisions are based on what your employer chose to offer and/or what you selected when you were enrolling for coverage. Your coverage may have a specific number of hours that you need to be admitted before benefits become payable. Before you begin your claim, it may be helpful to review your certificate of coverage and any riders for complete provisions.

• Stays that happen before coverage is effective

– If you have car insurance, you probably know that it doesn't pay a benefit for a car accident that happens before your coverage is effective. Similarly, Hospital Indemnity Insurance pays a benefit for a confinement that happens *on* or *after* your coverage effective date. Refer to your certificate of coverage (available through your employer) for more details. It's also important to note that some coverage has a pre-existing conditions exclusion. Benefits may also be limited or reduced based on the attainment of certain ages. Please review your certificate for more details.

ReliaStar Life Insurance Company (Minneapolis, MN) and
ReliaStar Life Insurance Company of New York (Woodbury, NY),
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Additional FAQs

Here are some additional questions that may be helpful as you prepare your claim:

If my primary health insurance covers my medical costs, am I still eligible for Hospital Indemnity Insurance benefits?

Yes. Your Hospital Indemnity Insurance is separate from your medical insurance. They are not coordinated benefits and medical insurance is not offered by Voya Employee Benefits. Benefit payments are made directly to you based on the provisions of your coverage and independent of any other coverages you may have. Benefits can be used however you determine. 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.

Does my policy cover stays at any medical facility?

Your certificate of coverage has specific details about types of medical facilities that are included in your coverage. Refer to your certificate of coverage for more details.

Which medical facilities are typically excluded?

“Hospital”, “Critical Care Unit” and “Rehabilitation Facility” are specifically defined in the certificate. Please see your certificate and any riders for a complete description of your benefits, definitions of covered medical facilities, exclusions and limitations.

Does my policy cover stays for elective surgeries?

Hospital stays related to elective surgery (e.g. plastic surgery) are generally excluded, except when required as determined by a doctor as a result of the covered person’s injury or sickness.

If I’m treated as an outpatient, can I still receive benefits?

Benefits are typically limited to hospital confinement; however, some coverage includes riders for such things as diagnostic testing. Refer to your certificate of coverage and any riders for more details.

If I have a baby in the hospital, is the baby also eligible for a benefit payment?

Refer to your certificate of coverage for more details on newborn coverage, when applicable.

For a complete description of your available benefits, conditions on benefit determination, exclusions and limitations, see your certificate of insurance and any riders.



Get started now

The fastest way to submit your claim is online at voya.com/claims

This is intended to be used for information purposes only and does not indicate eligibility for a benefit. Filing a claim may require any necessary medical records or proof of claim as determined during the review process. A complete description of benefits, limitations, exclusions and termination of coverage is 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 Indemnity Insurance is issued and underwritten by ReliaStar Life Insurance Company (Minneapolis, MN) and ReliaStar Life Insurance Company of New York (Woodbury, NY). Within the State of New York, only ReliaStar Life Insurance Company of New York is admitted, and its products issued. Both are members of the Voya® family of companies. Voya Employee Benefits is a division of both companies. Product provisions and availability may vary by state and employer’s plan.

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