

Hospital Indemnity Plan

- The Hospital Indemnity Plan (HIP) is provided by Voya Financial.
- Hospital Indemnity provides a cash benefit directly to you if you're hospitalized.
- You and/or a covered family member receive a daily benefit of \$200 per person for each day of hospitalization because of an illness or injury – up to a total of 180 days beginning with the first day of a hospital stay. There is not a lifetime maximum benefit.
- To view a short video explaining the Hospital Indemnity Plan, visit <http://benefits.sd.gov/HIP.aspx> and choose the HIP enrollment video.
- There are no waiting periods for coverage and payments are made in addition to any other insurance you may have.
- Care must be medically necessary, ordered by a physician, and take place in a hospital.
- You can use the HIP benefit for any purpose you like, for example: to help pay for expenses not covered by your medical plan, lost wages, child care, travel, home health care cost, or any of your normal household expenses.
- You cannot add a spouse 70 years of age or older. If your spouse was added before turning 70, he or she can remain on the plan.
- Substance abuse and mental health facilities are excluded from coverage. For a complete list of exclusions, please see the HIP policy at <http://benefits.sd.gov/HIP.aspx>.
- Questions? Call Risty Benefits, Inc at 866.237.9411.

Benefit	Employee	Spouse	Child(ren)
Hospital (1x daily benefits amount) for up to 180 days	\$200	\$200	\$200
Critical Care Unit (2x daily benefits amount) for up to 15 days	\$400	\$400	\$400
Rehabilitation Facility (0.5x daily benefits amount) for up to 30 days	\$100	\$100	\$100

Coverage Level	Premiums 24 Pay Periods	Premiums 12 Pay Periods
Employee	\$4.36	\$8.72
Employee + Spouse	\$5.81	\$11.62
Employee + Child(ren)	\$8.92	\$17.84
Employee + Family	\$11.81	\$23.62
Premiums for coverage under the Hospital Indemnity Plan are made on an after tax basis.		