



HOSPITAL INDEMNITY, CRITICAL ILLNESS AND ACCIDENT COVERAGE

FAQ

- 1. HOW ARE PREMIUMS PAID? – Premiums are payroll deducted**
- 2. ARE PREMIUMS PAID POST-TAX? – Yes**
- 3. DO I NEED TO ANSWER MEDICAL QUESTIONS TO ENROLL? – No**
- 4. HOW DO I FILE A CLAIM? Claims can be filed at www.voya.com/claims or through the employee benefits resource center**
- 5. WHEN DOES MY COVERAGE START? 12:01a.m. on January 1, 2023**
- 6. IF I AM PREGNANT, CAN I ENROLL AND HOSPITAL COVERAGE DURING OPEN ENROLLMENT AND WILL MY HOSPITAL STAY BE COVERED? Yes, as long as you deliver on or after 12:01AM on 1/1/23 your stay will be covered.**
- 7. WILL MY NEWBORN RECEIVE A HOSPITAL INDEMNITY BENEFIT? If this is your first-born newborn, a 1 time \$100 benefit is payable for the newborn child's birth. If this is not your first-born newborn and child coverage is in effective before the child is born, benefits will pay as they would for any other child.**
- 8. DO YOU COVER CANCER? Voya will cover a new diagnosis on or after the Voya effective date**
- 9. IS THIS MEDICAL COVERAGE? No, these benefits are not health insurance and they do not satisfy the requirement of minimum essential coverage under the Affordable Care Act. These benefits are meant to supplement your health insurance and the out of pocket costs you incur from a covered hospital stay, accident or critical illness diagnosis**