

Hospital Indemnity Insurance

For unexpected expenses resulting from a hospital stay

The Benefits of Having Hospital Indemnity Insurance



Hospital¹ stays can be expensive. Hospital indemnity insurance can help you manage expenses if you or a loved one becomes hospitalized, by providing you with a lump-sum payment to use as you see fit. Because most medical plans may not cover all expenses, taking steps to help protect yourself can make a big difference. While in the hospital, you may need various treatments, tests and therapies to get up and about again. These services may create out-of-pocket costs beyond what your medical plan may cover, in addition to deductibles, co-pays and other expenses that come with out-of-network care. Even more, household expenses like your rent or mortgage, car payment or child care may become harder to keep up with while you focus on recovering.

[See how the benefits add up](#)

Covered event ²	Benefit amount ³
Admission Intensive care unit coverage (sickness)	\$1,000
Confinement for 1 day Intensive care unit coverage (sickness)	\$200
Confinement for 2 days ⁴ Hospital coverage (sickness)	\$200

You would get a payment totaling: **\$1,400**

Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

Consider this scenario:

*I woke up in the middle of the night experiencing chest pain. An ambulance took me to the emergency room at a local hospital. The doctor examined me and advised me that I required urgent by-pass surgery. After my surgery, I was admitted to the intensive care unit for observation. After one day there, I moved to a standard room for two days while I recovered in the hospital. Luckily, I have **hospital indemnity insurance!** I got a lump-sum payment totaling \$1,400.**





Coverage for hospital stays due to accidents and sicknesses,⁵ including:

- Admission to a hospital
- Hospital stays
- Intensive care unit stays
- Inpatient rehab unit stays (accidents only)⁶
- Admission to an intensive care unit



You get one convenient payment all at once—when you or your family needs it most. The extra cash can help you focus on getting back on track by allowing you to worry less about covering unexpected expenses. The payment is made directly to you and is paid regardless of any other insurance you may have. The cash is yours to spend however you need, including for your or your family's everyday living expenses.

[Hospital indemnity insurance can help with your high deductible health insurance plan (HDHP). With an HDHP, you can expect to pay lower premiums because your deductibles are higher. However, higher deductibles could mean greater out-of-pocket expenses in the event of a serious illness. To help you be more financially prepared, you have the opportunity to enroll for this insurance.]

The advantages of getting hospital indemnity insurance through work

- Competitive group rates
- You and your eligible family members are guaranteed coverage⁷
- No medical exam
- Easy payroll deduction
- Portable coverage so you can take it with you⁸

*This is a hypothetical example for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

1. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/ Disclosure Document for full details.
2. Covered services/treatments must be the result of a covered Accident or Sickness as defined in the group policy/certificate. See the Outline of Coverage for more detail.
3. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
4. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.
5. There is a preexisting exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/ Disclosure Document for full details.
6. Inpatient Rehabilitation Unit Benefit is standardly applied for covered Accidents only. It is available as an add-on for Sickness.
7. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.
8. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

METLIFE'S HOSPITAL INDEMNITY INSURANCE ISA LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.



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Low Plan

Type	Monthly (12)
Employee Only	\$12.79
Employee + Spouse	\$24.18
Employee + Children	\$20.56
Employee + Spouse and Children	\$31.95

High Plan

Type	Monthly (12)
Employee Only	\$22.74
Employee + Spouse	\$42.73
Employee + Children	\$35.63
Employee + Spouse and Children	\$55.61

Plan Design

Underwriting Offer	Guaranteed Issue
Waiting Period	None
Pre-Existing Condition Limitation	Not Included.
Complications of Pregnancy	Complications of pregnancy and emergency Cesarean section are covered.
Routine Childbirth	Routine, vaginal delivery of a child or children or delivery of a child or children by non-emergency Cesarean section are covered. No elimination for routine childbirth
Benefit Reduction Due to Age	Not Included.
Portability (continuation of insurance with premium payment)	"Portability" is available through our Continuation of Insurance provision. If employment ends or if they retire may continue their coverage on a MetLife direct-billed basis.