

Hospital Indemnity Insurance Plan Summary

Hospital Indemnity Insurance Benefits

With MetLife, you'll have a choice of two comprehensive plans which provide payments in addition to any other insurance payments you may receive. Here are just some of the covered benefits/services, when an accident or illness puts you in the hospital.¹

Covered Benefits²

Please contact MetLife for detailed definitions and state variations of covered benefits.

Hospital Benefits				
Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	Low Plan	High Plan
Admission Benefit	1 time(s) per calendar year	Admission	\$500	\$1,000
		ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU)	\$500	\$1,000
Confinement Benefit	15 days per calendar year ICU Supplemental Confinement will pay an additional benefit for 15 of those days	Confinement*	\$100	\$200
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	\$100	\$200

*If the Admission Benefit is payable for a Confinement, the Confinement Benefit will begin to be payable the day after Admission.

Insurance Rates

MetLife offers group rates. Your member rates are outlined below.

Coverage Options	Monthly Cost to You	
	Low Plan	High Plan
Member	\$10.21	\$20.21
Member & Spouse	\$20.09	\$39.78
Member & Child(ren)	\$17.92	\$35.46
Member & Spouse/Child(ren)	\$27.79	\$55.03



Benefit Payment Example for High Plan

Susan has chest pains at home and after contacting her doctor she is instructed to head to her local hospital. Upon arrival, the doctor examines Susan and advises that she requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After 2 days in the Intensive Care Unit, Susan moves to a standard room and spends 2 additional days recovering in the hospital. Susan was released from the hospital, and her primary doctor is now keeping a close watch over her overall health. Depending on her health insurance, Susan's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Hospital Indemnity Insurance payments can be used to help cover these unexpected costs or in any other way Susan sees fit.

Covered Benefit	High Plan Benefit Amount ³
Regular Hospital Admission 1x	\$1,000
ICU Supplemental Admission 1x	\$1,000
Regular Hospital Confinement 3 total days	\$600
ICU Supplemental Confinement 1 day	\$200
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$2,800

Questions & Answers

How do I enroll?

Please contact ISI Insurance Specialists at 888-474-1959 for details.

Who is eligible to enroll for this Hospital Indemnity coverage?

You are eligible to enroll yourself and your eligible family members.⁴ You need to be actively at work for your coverage to be effective. Dependents to be enrolled may not be subject to a medical restriction as set forth in the certificate. Some states require the insured to have medical coverage.

What is the coverage effective date?

If you are in an eligible class on the date insurance becomes available for the class, you will be eligible for insurance on the date you complete any applicable eligibility waiting period set by the group policyholder.

Who do I call for assistance?

Contact a MetLife Customer Service Representative at 1 800-GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.

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 an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/ Disclosure Document for more details.
3. Benefit amount is based on a sample MetLife plan design. Plan design and plan benefits may vary.
4. Coverage is guaranteed provided (1) the member 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.

[metlife.com](https://www.metlife.com)

METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A 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. Prior hospital confinement may be required to receive certain benefits. There may be 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.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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