MetLife | Hospital Indemnity Insurance

# Help supplement your healthcare coverage with MetLife Hospital Indemnity Insurance.

Receive benefit payments directly to help prevent financial stress.



## Hospital indemnity insurance: Why is it important?

Hospital[1] stays can be pricey and are often unexpected. Since most healthcare plans don't cover all expenses, taking steps to help protect yourself can make a big difference.

Studies show that the average cost of a three-day hospital stay in the U.S. is $35,000, [2] so hospital indemnity insurance makes good financial sense.

While in the hospital, you'll likely need various treatments, tests and therapies to get up and about again. These services can result in out-of-pocket costs beyond what your medical plan may cover—in addition to deductibles, copays and expenses that come with out-of-network care.

## How it works

Hospital Indemnity Insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment—one payment all at once—when you or your loved ones need it most. The extra cash can help you focus on getting back on track without worrying about finding the money to cover treatment costs. A flat amount is usually paid for a covered hospital admission and a per-day amount for your entire hospital stay.

Best of all, the payment is made directly to you regardless of any other insurance you may have. It's yours to spend however you like, including for everyday living expenses.

### Why should I enroll now?

- Competitive group rates
- Guaranteed acceptance[3]
- Payment of premiums through payroll deduction
- Portable coverage so you can take it with you[4]

# If you or a loved one is admitted to the hospital, this insurance helps cover the cost of care.

**This plan provides benefits for hospitalization due to covered accidents and sicknesses,[5] like:**

- Admission[6] to a Hospital.
- Hospital stays.
- Intensive Care Unit stays.
- Inpatient Rehab Unit stays.
- Admission to an Intensive Care Unit.

**Actual plan design and plan benefits may vary. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details on the coverage types, amounts and premium options under your plan.**

**Help protect yourself, your family and your budget from the financial impact of a hospital stay.**

*Coverage to help pay for expenses associated with hospitalizations that may not be covered under your medical plan, which you may spend as you see fit.*

Contact your HR representative to **learn more**.

**Questions? Call MetLife Customer Service.**
1-800-GET-MET8 (1-800-438-6388)

1. "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.
2. Hospital and Surgery Costs. https://www.debt.org/medical/hospital-surgery-costs/. October 12, 2021. Accessed January 2023.
3. 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 on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions may apply to dependents serving in the armed forces or living overseas.
4. 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.
5. There may be a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
6. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details.

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.

MetLife

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