

# Help supplement your healthcare coverage with Hospital Indemnity Insurance.

Receive benefit payments directly to help prevent financial stress.



Hospital<sup>1</sup> stays can be expensive. **Hospital Indemnity Insurance can help you pay for expenses if you or a loved one becomes hospitalized.**

During a hospital stay, you might need various treatments, tests and therapies to get up and about again. These services could result in out-of-pocket costs beyond what your medical plan may cover, such as deductibles, co-pays and out-of-network care costs. Household expenses — like your rent or mortgage, car payment or childcare — may become harder to keep up with while you focus on recovering.

With Hospital Indemnity Insurance from MetLife, **you will receive a lump-sum payment you can use as you see fit, such as to help pay for these costs<sup>3</sup>.**

## See how the benefits add up

**You would get a payment totaling: \$1,300**

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

Covered event <sup>3</sup>	Benefit amount
<b>Admission<sup>4</sup></b> Intensive care unit coverage (sickness) <sup>5</sup>	\$1,000
<b>Confinement<sup>4</sup> for 1 day</b> Intensive care unit coverage (sickness)	\$100
<b>Confinement for 2 days</b> Hospital coverage (sickness)	\$200

### 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 bypass 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 \$1,300.<sup>2</sup>*

## Coverage you can use to help pay for hospitalization expenses that may not be covered under your medical plan



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

- Admission to a hospital<sup>4</sup>
- Hospital stays<sup>4</sup>
- Intensive care unit stays
- Inpatient rehab unit stays (accidents only)<sup>6</sup>
- Admission to an intensive care unit



### The advantages of getting Hospital Indemnity Insurance through work:

- Competitive group rates
- You and your eligible family members are guaranteed coverage<sup>7</sup>
- No medical exam
- Premiums paid through payroll deduction
- Portable coverage so you can take it with you<sup>8</sup>

### Filing a claim is easy:

1. Log on to [mybenefits.metlife.com](https://mybenefits.metlife.com) or download the MetLife Mobile App.
2. Answer a few simple questions. Upload your medical documentation to support your claim.
3. Once your claim is approved, you'll receive a check made out to you. Start using these funds as needed.

Hospital Indemnity Insurance may help supplement your high deductible health insurance plan (HDHP) coverage. 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 Hospital Indemnity plan.

**MetLife Hospital Indemnity Insurance through your workplace may be more affordable than you may think.**

**To enroll, visit ABC from HomeBase**

**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. See your Disclosure Statement or Outline for Coverage/Disclosure Document for full details.

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

3. 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.

4. 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. 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 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.