

# Hospital Indemnity Insurance Plan Summary

## HOSPITAL INDEMNITY INSURANCE BENEFITS

With MetLife, you have access to a comprehensive plan which provides 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.<sup>1</sup>

Benefit Type <sup>2</sup>	MetLife Hospital Indemnity Insurance Pays YOU
<b>Hospital Coverage (Sickness)</b>	
Admission <i>Payable 1x per calendar year</i>	\$500 (non-ICU) \$500 (ICU)
Confinement <i>Paid per sickness</i>	\$200 a day (non-ICU) for up to 15 days  \$200 a day (ICU) for up to 15 days
<b>Other Benefits</b>	
Health Screening (Wellness) <sup>5</sup> benefit provided if the covered insured takes one of the covered screening/prevention tests <i>Payable 1x per calendar year</i>	\$50

ADF# HI681.14

## INSURANCE RATES

MetLife offers competitive group rates and convenient payroll deduction so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Hospital Indemnity Insurance Coverage Options	Monthly Cost to You
Employee	\$14.60
Employee & Spouse	\$26.96
Employee & Child(ren)	\$22.76
Employee & Spouse/Child(ren)	\$35.12



## QUESTIONS & ANSWERS

### **Who is eligible to enroll for this Hospital Indemnity coverage?**

You are eligible to enroll yourself and your eligible family members<sup>7</sup>. You need to enroll during your Enrollment Period and 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.

### **How do I pay for my Hospital Indemnity coverage?**

Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

### **What happens if my employment status changes? Can I take my coverage with me?**

Yes, you can take your coverage with you. You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.<sup>8</sup>

### **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. Individuals with a TTY may call 1-800-855-2880.

Please call MetLife directly at 1-855-JOIN-MET (1-855-564-6638), Monday through Friday from 8:00 a.m. to 8 p.m., EST and talk with a benefits consultant.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>4</sup> The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

<sup>5</sup> The Health Screening Benefit is not available in all states.

<sup>6</sup> Benefit amount is based on a sample MetLife plan design. Plan design and plan benefits may vary.

<sup>7</sup> 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.

<sup>8</sup> 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. 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 or GPNP13-HI 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.

