

# Hospital indemnity insurance: why is it important?

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

Studies show that you can spend on average \$10,000 for a hospital stay in the U.S.<sup>1</sup> A good reason why having hospital indemnity insurance makes good financial sense.

While in the hospital, it's likely you'll need various treatments, tests, and therapies to get up and about again. These services can create 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.

Unexpected hospital bills are difficult to manage when you lose your income or it becomes seriously reduced. Household expenses like your mortgage, car payment, child care, or household maintenance may become even harder to keep up with while you focus on recovering.

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**With an average cost of \$10,000 per hospital stay in the U.S., having hospital indemnity insurance makes good financial sense.<sup>1</sup>**

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## How it works.

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

And best of all, the payment is made directly to you, and is in addition to any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

Whatever you need while recovering from a hospital stay, hospital indemnity insurance is there to make life a little easier.



**Enroll today!** For questions, please call Customer Service at 1-855-393-3601, Monday -Friday, 8:30a.m. - 8:00 p.m. ET, for questions and assistance with how to enroll

## Why should I enroll now?

- Competitive group rates
- Guaranteed acceptance<sup>3</sup>
- Easy payroll deduction
- Portable coverage so you can take it with you<sup>2</sup>



With MetLife Hospital Indemnity Insurance, you can take your coverage with you if you change jobs or retire.<sup>2</sup>



## Hospital indemnity insurance helps you manage expenses if you or a loved one becomes unexpectedly hospitalized.

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

This plan provides benefits for hospitalization due to accidents and sicknesses<sup>4</sup>, like:

- Admission to a hospital
- Hospital stays
- Admission to an Intensive Care Unit
- Intensive Care Unit stays
- Inpatient Rehab Unit stays (accidents only)

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.

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

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1. Costs for Hospital Stays in the United States, 2011. HCUP Statistical Brief #168. December 2013. Agency for Healthcare Research and Quality, Rockville, MD. Accessed March 2017.
2. 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.
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 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.
4. There is a pre-existing exclusion for covered sicknesses. 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.

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. And, 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.



# Hospital Indemnity Insurance Plan Summary

ARENT FOX LLP

## 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.<sup>1</sup>

Benefit Type <sup>2</sup>	Low Plan MetLife Hospital Indemnity Insurance Pays YOU	High Plan MetLife Hospital Indemnity Insurance Pays YOU
<b>Hospital Coverage (Accident)</b>		
Admission must occur within 180 days after the accident	\$1,000 per accident (non-ICU) \$2,000 per accident (ICU)	\$1,500 per accident (non-ICU) \$3,000 per accident (ICU)
Confinement must occur within 180 days after the accident	\$200 a day (non-ICU) for up to 31 days  \$400 a day (ICU) for up to 31 days	\$300 a day (non-ICU) for up to 31 days  \$600 a day (ICU) for up to 31 days
Inpatient Rehab stay must occur immediately following hospital confinement and occur within 365 days of accident	\$200 a day, up to 15 days per accident and 30 days per calendar year	\$300 a day, up to 15 days per accident and 30 days per calendar year
<b>Hospital Coverage (Sickness)<sup>3</sup></b>		
Admission <b><i>Payable 1x per calendar year</i></b>	\$1,000 (non-ICU) \$2,000 (ICU)	\$1,500 (non-ICU) \$3,000 (ICU)
Confinement <b><i>Paid per sickness</i></b>	\$200 a day (non-ICU) for up to 31 days  \$400 a day (ICU) for up to 31 days	\$300 a day (non-ICU) for up to 31 days  \$600 a day (ICU) for up to 31 days

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## 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	
	Low Plan	High Plan
Employee	\$21.73	\$31.74
Employee & Spouse	\$46.71	\$68.19
Employee & Child(ren)	\$37.03	\$53.79
Employee & Spouse/Child(ren)	\$65.21	\$94.78

## BENEFIT PAYMENT EXAMPLE

Susan wakes up in the middle of the night experiencing chest pain. An ambulance takes her to the emergency room (ER) at a local hospital. Upon arrival, the ER doctor examines Susan and advises that she requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After 1 day in the Intensive Care Unit, Susan moves to a standard room and spends 2 additional days recovering in the hospital. Susan was released to her primary care physician for follow-up treatment and observation. Her primary doctor is now keeping a close watch over Susan's 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 Group Hospital Indemnity Insurance payments can be used to help cover these unexpected costs or to cover other expenses.

Covered Benefit <sup>2</sup>	Benefit Amount <sup>6</sup>
Admission - Intensive Care Unit Coverage (Sickness)	\$2,000
Confinement for 1 day- Intensive Care Unit Coverage (Sickness)	\$400
Confinement for 2 days – Hospital Coverage (Sickness)	\$400
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$2,800

## 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>3</sup> There is a preexisting condition exclusion for covered sicknesses. 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.

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# What is hospital indemnity insurance?

**Hospital indemnity insurance works to complement your medical coverage** — and pays in addition to what your medical plan may or may not cover. It's coverage that can help safeguard your finances for life's unexpected events by providing you with a lump-sum payment (one convenient payment all at once) when your family needs it most. The payment you receive is yours to spend however you like. It typically pays, as long as the policy and certificate requirements are met, a flat amount upon your hospital admission and a daily amount paid from each day of your stay (confined to the hospital).<sup>1</sup> It also provides payment if you're admitted to or have to stay in an Intensive Care Unit (ICU), as well as other added benefits and services too.<sup>2</sup>



**Hospital indemnity insurance is designed to be an economical way for you to supplement your health care plan.**

## Q. How does the payment work?

**A. We make payments directy to you.** The amount you receive will be on top of any other insurance you might have and you can spend it however you like. You might use it to help pay for medical plan deductibles and copays, for out-of-network care, or even for your family's everyday living expenses. Whatever you need while recovering from an illness or accident, hospital indemnity insurance is there to make life a little easier.

## Q. Am I eligible to enroll for this coverage?

**A. Yes, you can enroll both yourself and eligible family members.** All you need to do is enroll during the open enrollment period and be actively at work. Some dependents may not be subject to medical restrictions as outlined in the Certificate, but there are a couple of things to bear in mind. Some states require the insured to have medical coverage and some additional restrictions apply to dependents serving in the armed forces or living overseas.

## Q. I have a good medical plan at work, so why do I need hospital indemnity insurance?

**A. Hospital stays can be pricey, and often unexpected.** Even the best medical plans can leave you with extra expenses to pay or services that just aren't covered. Things like plan deductibles, copays, extra costs for out-of-network care, or non-covered services. Many people aren't prepared to handle these extra costs, so having this extra financial support when the time comes may mean less worry for you and your family.

## Q. Can I enroll for this insurance without having a medical exam?

**A. Yes. Your accident coverage is guaranteed,<sup>3</sup>** regardless of your health. You just need to be actively at work. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you first thought.

## Q. How much will it cost?

**A. Hospital indemnity insurance may cost less than you think.** It's designed to be an economical way for you to supplement your health care plan. Exact rates can be found in the enrollment materials provided by your employer.

## Q. How do I pay for my coverage?

**A. It's easy to pay premiums through payroll deductions,** so you don't have to worry about writing any checks or missing payments.



## Have other questions?

Please call  
**MetLife directly at**  
**1 800 GET-MET8**  
**(1-800-438-6388)**  
and talk with a  
benefits consultant.

### Q. When does my coverage begin?

**A. Right away**— your coverage starts on the effective date of your coverage. There are no waiting periods for it to begin.

### Q. Are benefits paid to me or my health care provider?

**A. Payments go directly to you**, not to the doctors, hospitals or any other health care providers. And to make things even easier, the check is made payable to you. There's no need to work it around any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover.

### Q. If my employment status changes, can I take my coverage with me?

**A. Yes.** This coverage is portable, meaning you can take it with you wherever you go. Your coverage will only end if you stop paying your premium or if your current employer chooses to cancel the group hospital indemnity insurance policy.<sup>4</sup>

### Q. Is the claims process simple?

**A. Yes.** Once we've received all the necessary information, claims are generally processed within 10 business days. You only need one claim form per admission or hospital stay and every claim is reviewed by a professional.

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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 apply to dependents serving in the armed forces or living overseas.
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