

# MetLife Hospital Indemnity Insurance Plan Summary

## HOSPITAL INDEMNITY INSURANCE BENEFITS

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 (Accident)</b>	
Admission - Non-ICU - ICU must occur within 180 days after the accident	\$1,000 per accident \$2,000 per accident
Confinement must occur within 180 days after the accident	\$200 (non-ICU) for up to 365 days \$400 (ICU) for up to 31 days
Inpatient Rehab stay must occur immediately following hospital confinement and occur within 365 days of accident	\$200, up to 15 days per accident and 30 days per calendar year
<b>Hospital Coverage (Sickness)<sup>3</sup></b>	
Admission - Non-ICU - ICU <b>Payable 1x per calendar year</b>	\$1,000 \$2,000
Confinement <b>Paid per sickness</b>	\$200 (non-ICU) for up to 365 days \$400 (ICU) for up to 31 days
<b>Other Benefits</b>	
Health Screening (Wellness) <sup>4</sup> benefit provided if the covered insured takes one of the covered screening/prevention tests <b>Payable 1x per calendar year</b>	\$100

## 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>5</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
Admission – Non - Intensive Care Unit Coverage	\$1,000

## QUESTIONS & ANSWERS

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

You are eligible to enroll yourself and your eligible family members<sup>6</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.

### 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.

<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 Hospital Sickness benefits in all states. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

<sup>4</sup> The Health Screening Benefit is not available in all states.

<sup>5</sup> Benefit amount is based on a sample MetLife plan design. Plan design and plan benefits may vary.

<sup>6</sup> Coverage is guaranteed provided (1) the associate 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.

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 exclusion for hospital sickness benefits. There are 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 GPNP12-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.