

Hospital Indemnity Insurance Plan Summary

HOSPITAL INDEMNITY INSURANCE BENEFITS

With MetLife, you'll have a comprehensive plan that 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.¹

Benefit Type ²	MetLife Hospital Indemnity Insurance Pays YOU
Hospital Coverage (Accident)	
Admission must occur within 180 days after the accident	\$1,000 per accident (non-ICU) \$2,000 per accident (ICU)
Confinement must occur within 180 days after the accident	\$120 a day (non-ICU) for up to 15 days \$240 a day (ICU) for up to 15 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 15 days per calendar year
Hospital Coverage (Sickness)	
Admission <i>Payable 1x per calendar year</i>	\$1,000 (non-ICU) \$2,000 (ICU)
Confinement <i>Paid per sickness</i>	\$120 a day (non-ICU) for up to 15 days \$240 a day (ICU) for up to 15 days

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 ²	Benefit Amount ⁶
Admission – Intensive Care Unit Coverage (Sickness)	\$2,000
Confinement for 1 day – Intensive Care Unit Coverage (Sickness)	\$240
Confinement for 2 days – Hospital Coverage (Sickness)	\$240
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$2,480

QUESTIONS & ANSWERS

Who is eligible to enroll for this Hospital Indemnity coverage?

You are eligible to enroll yourself and your eligible family members⁷. 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.⁸

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.

¹ 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.

