

# Hospital Indemnity Insurance Plan Summary

## 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>

Subcategory <sup>2</sup>	Benefit Limits (Applies to Subcategory)	Benefit	Low Plan	High Plan
<b>Hospital Benefits</b>				
Admission Benefit	1 time per calendar year	Admission	\$500	\$1,000
	15 days per calendar year	ICU Supplemental Admission (Paid in addition to Non-ICU)	\$500	\$1,000
Confinement Benefit <sup>3</sup>	10 days per year	Confinement	\$100	\$200
	10 days per year	ICU Supplemental Confinement (Paid in addition to Non-ICU)	\$100	\$200

## BENEFIT PAYMENT EXAMPLE

Susan wakes up in the middle of the night experiencing chest pain. After contacting her doctor she is instructed to head to her local hospital. Upon arrival, the 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 in any other way Susan sees fit.

Covered Benefit <sup>2</sup>	Benefit Amount <sup>8</sup>
Admission - Intensive Care Unit Coverage	<b>\$1,000</b>
Confinement for 1 day- Intensive Care Unit Coverage	<b>\$200</b>
ICU Supplemental Confinement	<b>\$200</b>
Confinement for 2 Days – Hospital Coverage	<b>\$400</b>
Benefits paid by MetLife Group Hospital Indemnity Insurance	<b>\$1,800</b>

## 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	\$10.34	\$20.69
Employee & Spouse	\$21.01	\$42.03
Employee & Child(ren)	\$17.08	\$34.16
Employee & Spouse/Child(ren)	\$27.75	\$55.50

## QUESTIONS & ANSWERS

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

You are eligible to enroll yourself and your eligible family members.<sup>9</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 cancels the group policy or offers you similar coverage with a different insurance carrier.<sup>10</sup>

### What is the coverage effective date?

The coverage effective date is 01/01/2019.

### 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.

<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> When plan includes an admission benefit, confinement begins on day 2.

<sup>4</sup> Standardly included for inpatient surgery; can also be payable for outpatient surgery.

<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 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>7</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. Prior hospital confinement may be required to receive certain 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.