MetLife | Hospital Indemnity Insurance

Help supplement your healthcare coverage with MetLife Hospital Indemnity Insurance.

Receive benefit payments directly to help prevent financial stress.



Hospital[1] stays can be expensive**.** MetLife Hospital Indemnity Insurance can help you pay for expenses if you or a loved one becomes hospitalized.

A hospital stay could result in out-of-pocket costs beyond what your medical plan may cover, such as deductibles, co-pays and out-of-network care costs. Household expenses—like your rent or mortgage, car payment or childcare—may become harder to keep up with while you focus on recovering.

With MetLife Hospital Indemnity Insurance, **you will receive a lump-sum payment you can use as you see fit.[2]**

Consider this scenario:

I woke up in the middle of the night experiencing chest pain. An ambulance took me to the emergency room at a local hospital. The doctor examined me and advised me that I required urgent bypass surgery. After my surgery, I was admitted to the intensive care unit for observation. After one day there, I moved to a standard room for two days while I recovered in the hospital. Luckily, I had Hospital Indemnity Insurance![2]

Covered event[2]	Benefit amount[3]
Admission[4] Intensive care unit coverage (sickness)[5]	$2,000
Confinement[4] for one day Intensive care unit coverage (sickness)	$400
Confinement for two days Hospital coverage (sickness)	$400

You would get a payment totaling:

$2,800

The benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

MetLife Hospital Indemnity Insurance through your workplace may be more affordable than you may think.



Coverage you can use to help pay for hospitalization expenses that may not be covered under your medical plan

Coverage for hospital stays due to accidents and sicknesses, including:

- Admission to a hospital[4]
- Hospital stays[4]
- Intensive care unit stays
- Inpatient rehab unit stays (accidents only)
- Admission to an intensive care unit

The advantages of getting hospital indemnity insurance through work:

- Competitive group rates
- You and your eligible family members are guaranteed coverage[6]
- No medical exam
- Premiums paid through payroll deduction
- Portable coverage so you can take it with you[7]

Filing a claim is easy:

1. Log on to **mybenefits.metlife.com**.
2. Answer a few simple questions. Upload your medical documentation to support your claim.
3. Once your claim is approved, you'll receive a check made out to you. Start using these funds as needed.

Hospital Indemnity Insurance may help supplement your high deductible health insurance plan (HDHP) coverage. With an HDHP, you can expect to pay lower premiums because your deductibles are higher. However, higher deductibles could mean greater out-of-pocket expenses in the event of a serious illness. To help you be more financially prepared, you have the opportunity to enroll in a hospital indemnity plan.

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Contact your HR representative to **learn more**.

Questions? Call MetLife Customer Service.
1-800-GET-MET8 (1-800-438-6388)

1. "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.
2. Covered services/treatments must be the result of an accident or sickness as defined in the certificate.
3. Benefit amount is based on sample plan design. Actual plan design and plan benefits may vary.
4. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your Certificate for details. When the plan pays an Admission Benefit, the Confinement Benefit may begin to pay on Day 2.
5. There may be a preexisting exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
6. 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 may apply to dependents serving in the armed forces or living overseas.
7. 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. There may be 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, 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.

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