

HOSPITAL INDEMNITY

Hospital Indemnity

While Hospital Indemnity Insurance does not replace your health coverage, it supplements the plan to assist with out-of-pocket expenses by providing a lump sum payment that can help pay expenses not typically covered by other insurance. With MetLife, you'll have a choice of two comprehensive plan options 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:

Hospital Indemnity Summary of Benefits	Low Plan MetLife Hospital Indemnity Insurance Pays YOU	High Plan MetLife Hospital Indemnity Insurance Pays YOU
Hospital Coverage (Accident)		
Admission (must occur within 180 days after the Accident)		
Non-ICU	\$500 per Accident	\$750 per Accident
ICU	\$1,000 per Accident	\$1,500 per Accident
Confinement (must occur within 180 days after the Accident and must be for a period of no less than 20 continuous hours)		
Non-ICU	\$100 a day, up to 365 days	\$150 a day, up to 365 days
ICU	\$200 a day up 30 days	\$300 a day up to 30 days
Inpatient Rehab (stay must occur immediately following hospital confinement and occur within 365 days of Accident)	\$100 a day, up to 15 days per Accident and 30 days per calendar year	\$150 a day, up to 15 days per Accident and 30 days per calendar year
Hospital Coverage (Illness)		
Admission (payable 1x per calendar year)		
Non-ICU	\$500	\$750
ICU	\$1,000	\$1,500
Confinement (paid per illness)		
Non-ICU	\$100 a day, up to 365 days	\$150 a day, up to 365 days
ICU	\$200 a day up 30 days	\$300 a day up to 30 days

Benefits reduce by 25% at ages 65-69 and by 50% age 70+. Pre-existing condition exclusions may apply.

See Plan Certificate for additional information.

Hospital Indemnity Monthly Payroll Deductions	Low Plan	High Plan
Employee Only	\$7.22	\$10.82
Employee + Spouse	\$11.12	\$16.37
Employee + Child(ren)	\$14.58	\$21.43
Family	\$18.28	\$27.42

Benefit Payment Example (High Plan)

Example 1: Maria has been diagnosed with pneumonia. At night she begins having trouble breathing and her husband calls an ambulance who takes her to the emergency room (ER) at a local hospital. Upon arrival, the ER doctor examines Maria and advises that she requires immediate admission to the Intensive Care Unit (ICU) for further evaluation and treatment. After 2 days in ICU, Maria moves to a standard room and spends 3 additional days recovering in the hospital. Maria was released to her primary care physician for follow-up treatment and observation. Her primary doctor is now keeping a close watch over Maria's overall health. Depending on her health insurance, Maria'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	Benefit Amount
Admission – Intensive Care Unit Coverage (Illness)	\$1,500
Confinement for 2 days – Intensive Care Unit Coverage (Illness)	\$600
Confinement for 3 days – Hospital Coverage (Illness)	\$450
Benefits paid by MetLife – Hospital Indemnity Insurance	\$2,550

Example 2: Bao has chest pains and is worried that he may be having a cardiac event. His roommate calls an ambulance who takes him to the emergency room (ER) at a local hospital. Upon arrival, the ER doctor examines Bao and decides that he needs to be monitored for a while. Bao is in the ER for 21 hours for observation and the doctors release him with a diagnosis of acid reflux. A visit to the ER can be expensive. However, since Bao was in the ER for over 20 hours his Hospital Indemnity plan will pay him \$150.