

## Hospital Indemnity Insurance

Coverage to help pay toward expenses associated with a hospitalization that may not be covered under your medical plan

# Hospital indemnity insurance: why is it important?



Hospital<sup>1</sup> stays can be pricey and are often unexpected. Since most health care plans don't cover all expenses, taking steps to help protect yourself can make a big difference.

While in the hospital, it's likely you'll need various treatments, tests, and therapies to get up and about again. These services can create out-of-pocket costs beyond what your medical plan may cover in addition to deductibles, co-pays, and expenses that come with out-of-network care.

Unexpected hospital bills are difficult to manage when you no longer are receiving an income or if your income becomes seriously reduced. Household expenses like your mortgage payment, car payment, childcare expenses, or household maintenance expenses may become even harder to keep up with while you focus on recovering.

[With an average cost of over \\$30,000 per three-day hospital stay in the U.S., having hospital indemnity insurance may make good financial sense.<sup>2</sup>](#)

### How it works

Hospital indemnity insurance is coverage that can help by providing you with a lump-sum payment when you or your family needs it most. The extra cash can help you focus on getting back on track by allowing you to worry less about finding the money to cover the expenses. A flat amount is usually paid for a hospital admission and a per-day amount is paid for your entire hospital stay.

The payment is made directly to you and is in addition to any other insurance you may have. The payment is yours to spend however you like, including for your or your family's everyday living expenses.

Whatever you need while recovering from a hospital stay, hospital indemnity insurance is there to help make life a little easier.

#### Enroll!

For questions, please call MetLife at  
**1 800 GET-MET8**  
**1 800 438-6388**

**M-F 8am-8pm (EST)**

### Why should I enroll now?

- Competitive group rates
- Guaranteed acceptance<sup>3</sup>
- Payment through payroll deduction
- Portable coverage so you can take it with you<sup>4</sup>



## Hospital Indemnity Insurance

With MetLife Hospital Indemnity Insurance, you can take your coverage with you if you change jobs or you retire.<sup>4</sup>

Hospital indemnity insurance can help you better manage expenses if you or a covered loved one becomes unexpectedly hospitalized.

# If you or a covered loved one is admitted to the hospital, this insurance can help pay toward the costs of care<sup>5</sup>.

Hospital indemnity insurance provides benefits for hospitalization due to accidents and sicknesses<sup>6</sup>, like:

- Admission to a hospital
- Hospital stays
- Admission to an intensive care unit
- Intensive care unit stays
- Inpatient rehabilitation unit stays (accidents only)

**Actual plan design and plan benefits may vary. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details on the coverage types, amounts, and premium options under your plan.**

**Help protect yourself, your family from the financial impact of a hospital stay.**

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.
2. [www.healthcare.gov/why-coverage-is-important/protecti-on-from-high-medical-costs/](http://www.healthcare.gov/why-coverage-is-important/protecti-on-from-high-medical-costs/), Why health insurance is important, Protection from high medical costs, Accessed April 2021.
3. 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 apply to dependents serving in the armed forces or living overseas.
4. 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.
5. 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.
6. There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

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. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

