

Hospital Indemnity Insurance Plan Summary

HOSPITAL INDEMNITY INSURANCE BENEFITS

With MetLife, you'll have a choice of a comprehensive plan 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 Benefits			
Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	
Admission Benefit	1 time(s) per calendar year	Admission	\$500
		ICU Supplemental Admission ¹	\$500
Confinement Benefit	15 days per year	Confinement ²	\$200
	15 days per year	ICU Supplemental Confinement ³	\$200
Other Benefits			
Health Screening Benefit	1 time(s) per calendar year per covered person	Health Screening	\$50
Inpatient Rehabilitation Benefit ⁴	15 days per calendar year	Inpatient Rehabilitation	\$100

¹ ICU Supplemental Admission Benefit is paid in addition to the Admission Benefit if the covered person is admitted to an Intensive Care Unit.

² If the Admission Benefit is payable for a Confinement, the Confinement Benefit will begin to be payable the day after Admission.

³ ICU Supplemental Confinement Benefit is paid for a day for which we pay a Confinement Benefit and the covered person is confined in an Intensive Care Unit.

⁴ Benefit(s) that requires prior Admission or Confinement

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.

Coverage Options	Monthly Cost to You
Employee	\$14.60
Employee & Spouse	\$26.96
Employee & Child(ren)	\$22.76
Employee & Spouse/Child(ren)	\$35.12

BENEFIT PAYMENT EXAMPLE

Susan has chest pains at home and 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 2 days in the Intensive Care Unit, Susan moves to a standard room and spends 2 additional days recovering in the hospital. Susan was released from the hospital, and her primary doctor is now keeping a close watch over her 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 Hospital Indemnity Insurance payments can be used to help cover these unexpected costs or in any other way Susan sees fit.

Covered Benefit	Plan Benefit Amount ^C
Regular Hospital Admission 1x	\$500
ICU Supplemental Admission 1x	\$500
Regular Hospital Confinement 2 total days	\$400
ICU Supplemental Confinement 2 day	\$400
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$1,800

QUESTIONS & ANSWERS

How do I enroll?

Enroll for coverage using the required form

Who is eligible to enroll for this Hospital Indemnity coverage?

You are eligible to enroll yourself and your eligible family members.^D 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 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 and offers you similar coverage with a different insurance carrier.^E

What is the coverage effective date?

The coverage effective date is first of the month following acceptance of the required enrollment form.

Who do I call for assistance?

Please call MetLife directly at 1-877-638-7868 and talk with a benefits consultant.

¹ ICU Supplemental Admission Benefit is paid in addition to the Admission Benefit if the covered person is admitted to an Intensive Care Unit.

² If the Admission Benefit is payable for a Confinement, the Confinement Benefit will begin to be payable the day after Admission.

³ ICU Supplemental Confinement Benefit is paid for a day for which we pay a Confinement Benefit and the covered person is confined in an Intensive Care Unit.

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.

