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.[1]

Benefit Type[2]	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	$500 per accident (non-ICU) $1,000 per accident (ICU)	$1,000 per accident (non-ICU) $2,000 per accident (ICU)
Confinement must occur within 180 days after the accident	$100 a day (non-ICU) for up to 31 days $200 a day (ICU) for up to 31 days	$200 a day (non-ICU) for up to 31 days $400 a day (ICU) for up to 31 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	$200 a day, up to 15 days per accident and 30 days per calendar year
Hospital Coverage (Sickness)[3]		
Admission ***Payable 1x per calendar year***	$500 (non-ICU) $1,000 (ICU)	$1,000 (non-ICU) $2,000 (ICU)
Confinement ***Paid per sickness***	$100 a day (non-ICU) for up to 31 days $200 a day (ICU) for up to 31 days	$200 a day (non-ICU) for up to 31 days $400 a day (ICU) for up to 31 days

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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	**Monthly Cost to You**	
Coverage Options	**Low Plan**	**High Plan**
Employee	$9.12	$17.87
Employee & Spouse	$17.39	$34.41
Employee & Child(ren)	$16.19	$32.02
Employee & Spouse/Child(ren)	$27.52	$54.45

BENEFIT PAYMENT EXAMPLE

Susan wakes up in the middle of the night experiencing chest pain. An ambulance takes her to the emergency room (ER) at a local hospital. Upon arrival, the ER 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 to cover other expenses.

Covered Benefit[2]	**Benefit Amount[6]**
Admission - Intensive Care Unit Coverage (Sickness)	**$2,000**
Confinement for 1 day- Intensive Care Unit Coverage (Sickness)	**$400**
Confinement for 2 days – Hospital Coverage (Sickness)	**$400**
Benefits paid by MetLife Group Hospital Indemnity Insurance	**$2,800**

QUESTIONS & ANSWERS

Who is eligible to enroll for this Hospital Indemnity coverage?
You are eligible to enroll yourself and your eligible family members[7]. 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 offers you similar coverage with a different insurance carrier. [8]

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 7:00 a.m. to 7:00 p.m., CST. Individuals with a TTY may call 1-800-855-2880.

[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] 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.
[3] There is a preexisting condition exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
[6] Benefit amount is based on a sample MetLife plan design. Plan design and plan benefits may vary.
[7] 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.
[8] 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. There is 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.