

A financial benefit to help employees focus on recovery

Hospital stays don't only cause emotional burdens; they can also create financial strains — particularly for people with high deductibles in their medical plans.

Our hospital indemnity insurance¹ can help employees with their copays, deductibles, and other unexpected expenses. Benefits are paid no matter what medical insurance covers, and employees can spend payments as they choose.



There are many people so affected by health care debts that they need to file for bankruptcy.²

With options that reflect your employees' needs, and that are simple to understand and easy to use, we'll help you design the right benefit plan for their needs. And when paired with our other products, hospital indemnity insurance helps employees design an overall health plan that gives them confidence.

Tailored to their needs.

Everyone's health care needs are unique. That's why we offer coverage in four categories to meet a broad range of needs and for a variety of events. What's more, you have the flexibility to customize the plan to better supplement your overall health care benefits strategy.

Coverage available:

- **Hospitalization³** (e.g. Admission, Intensive Care Unit (ICU) Supplemental Admission, Confinement, ICU Supplemental Confinement, Inpatient Rehabilitation)
- **Surgery** (e.g. Inpatient Surgery, Outpatient Surgery, Anesthesia)
- **Additional Care Benefits** (e.g. Ambulance, Emergency Care, Nursing Care, Outpatient Therapy, Hospice, Rx, Physician's Visit, Outpatient IV Infusion Therapy, Diagnostic Procedure)
- **Other Benefits⁴** (e.g. Lodging, Transportation, Health Screening, Childcare)

Simple to understand.

Medical plans can be complicated. We've designed our supplemental health plans to be simple — so employees can clearly see the value we offer and make the right decisions. Leveraging insights from market trends and industry benchmarks, we help ensure our plans meet the needs of today's workforce — including standards like:

- Annual Guaranteed Issue coverage⁵
- Portability for continuation of coverage⁶
- No age restriction for employee or spouse to enroll⁷

Easy to use.

Our people, processes, and tools make using the plan easy — and help give your employees confidence in their decisions. Your employees can enjoy:

- Lump sum benefit payments to use as they choose
- No coordination of benefits with medical insurance
- Choice of claim submission channels to fit their needs
- Online capabilities helping employees use their plan
- Consultative customer services when employees need it most

With a variety of easy-to-use-and-understand options, your employees can create the health care plans that fit their financial needs. So when the unexpected happens, they can worry less about getting by — and can focus more on getting better.

**Get expert guidance for confident decisions — for your organization, and your employees.
Contact your MetLife representative today.**

1. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Hospital Indemnity may be referred to as Accident and Sickness Insurance in Colorado. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
2. Medical Bankruptcy and the Economy. January 30, 2022. www.thebalance.com/medical-bankruptcy-statistics-4154729. Accessed June 2021.
3. 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 plan includes an Admission Benefit, the Confinement Benefit begins on Day 2. Inpatient Rehabilitation Unit Benefit is standardly applied for covered Accidents only. It is available as an add-on for Sickness.
4. The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence. The Health Screening Benefit is not available in all states. There is a separate mammogram benefit for MT residents and for cases situated in CA and MT.
5. 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.
6. 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.
7. There are benefit reductions that begin at age 65.

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Availability of products and services is based on MetLife's guidelines, group size, underwriting, and state requirements.

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 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.

