

## Hospital stays can be unexpected — and pricey.

While you may be thinking, “That’s why I offer health insurance”, it may not be enough for everyone. Medical plans may leave employees with unexpected expenses like deductibles, copays and non-covered services they may not have planned for.

### Imagine<sup>1</sup>...

Laura’s husband, Mike, was hospitalized with pneumonia.<sup>2</sup>  
Mike spent 5 days in the hospital and the bills started piling up.



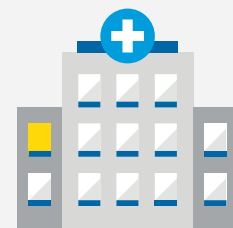
#### MetLife at their side

- ▶ Because Laura had MetLife hospital indemnity insurance, she received a lump-sum payment within 10 days, which helped her stay focused on Mike’s recovery — not their unexpected costs.<sup>3</sup>
- ▶ There was no need for coordination of benefits with her medical plan, so it was quick and easy to get the money she and her husband needed.



#### Making life a little easier

- ▶ They put most of the money towards their health plan deductible. And they used some for child care while Laura was at Mike’s side during his hospital stay.
- ▶ With the help of doctors, Mike recovered from pneumonia. And, with the help of the lump sum, Laura kept their kids cared for — and the medical bills in check.



Hospital stays  
account for

# 31%

of the total national  
health expenditures.<sup>4</sup>

# During Mike's recovery, Laura felt more at ease knowing that she could cover the unexpected cost of the hospital bills.

With benefits that are simple to understand and easy to use, we'll help you provide the right plan for your employees' needs. Our innovative Hospital Indemnity solutions provide:

- **Lump-sum payments made directly to the employee**

They'll receive a cash benefit that they can use any way they'd like (e.g. out-of-pocket medical expenses, child care, monthly bills). And they'll receive it regardless of what's covered by their medical plan.

- **Guaranteed issue coverage**

Employees, spouses and children (up to age 26) are guaranteed coverage.<sup>5</sup> There are no required medical exams or health questions to answer.

- **Portability for continuation of coverage**

If employees change jobs or retire, they can continue their coverage.<sup>6</sup>



**Our people and resources deliver a simple and easy service experience for you** — from set-up to day-to-day administration.

And with our broad range of solutions, we can be your single, trusted carrier for your employee benefits needs.

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

<sup>1</sup> This is an example to demonstrate how the product works and is not based on a real person. Photos do not represent actual MetLife customers.

<sup>2</sup> 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.

<sup>3</sup> 97% of decisions on "clean claims" are made within 3 business days. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow-up with the subscriber. It can take up to 10 business days to process clean claims. MetLife data as of 2024.

<sup>4</sup> How has U.S. spending on healthcare changed over time? Health System Tracker. (February 25, 2022). <https://www.healthsystemtracker.org/chart-collection/u-s-spending-healthcare-changed-time/#item-start>

<sup>5</sup> 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.

<sup>6</sup> 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.

