

# Hospital Indeminty 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.<sup>1</sup>

Benefit Type <sup>2</sup>	Low Plan MetLife Hospital Indemnity Insurance Pays YOU	High Plan MetLife Hospital Indemnity Insurance Pays YOU
<b>Hospital Coverage (Accident)</b>		
Hospital Admission Benefit –non-ICU or ICU admission must occur within 180 days after the accident	\$250 One time per Covered Person per accident	\$450 One time per Covered Person per accident
Hospital Confinement Benefit –non-ICU or ICU admission must occur within 180 days after the accident	\$250 Per day (non-ICU or ICU) for up to 30 days Covered Person per Accident	\$300 Per day (non-ICU or ICU) for up to 30 days Covered Person per Accident
<b>Hospital Coverage (Sickness)</b>		
Hospital Admission Benefit –non-ICU or ICU admission	\$250 One time per Covered Person per Sickness and no more than two times per calendar year	\$450 One time per Covered Person per Sickness and no more than two times per calendar year
Hospital Confinement Benefit –non-ICU or ICU admission	\$250 Per day, up to 30 days per Covered Person per Accident	\$300 Per day, up to 30 days per Covered Person per Accident

## 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 <sup>2</sup>	Benefit Amount <sup>3</sup>
Admission - Intensive Care Unit Coverage (Sickness)	<b>\$250</b>
Confinement for 1 day- Intensive Care Unit Coverage (Sickness)	<b>\$250</b>
Confinement for 2 days – Hospital Coverage (Sickness)	<b>\$500</b>
Benefits paid by MetLife Group Hospital Indemnity Insurance	<b>\$1,000</b>

## QUESTIONS & ANSWERS

### How do I enroll?

Enroll online at <http://www.resources.hewitt.com/rrd>.

### Who is eligible to enroll for this Hospital Indemnity coverage?

Regular full-time and part-time employees who are actively at work and work 20 hours a week or more, along with their spouse/domestic partner and dependent children can enroll for MetLife Hospital Indemnity Insurance coverage.<sup>4</sup> An employee must be enrolled for coverage for their Spouse/Domestic Partner and/or Dependent Child(ren) to be eligible for coverage. Child(ren) are eligible for coverage from birth to age 26. Dependents must not be subject to any medical restrictions as set forth on the enrollment form and in the Certificate. The definition of Domestic Partner and Children varies by state. Please refer to the Outline of Coverage for details.

### 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 cancels the group policy or offers you similar coverage with a different insurance carrier.

### Who do I call for assistance?

Please call MetLife directly at 1-800-GETMET 8 (1-800-438-6388) and talk with a benefits consultant. Or visit online at <http://www.resources.hewitt.com/rrd>.

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#### Footnotes:

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Benefit amount is based on a sample MetLife plan design. Plan design and plan benefits may vary.

<sup>4</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 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.

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 exclusion for hospital sickness benefits. There are 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 or GPNP13-HI 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.