



Help complete your healthcare coverage with Hospital Indemnity Insurance.

Receive benefit payments directly to help prevent financial stress.

Q. What is Hospital Indemnity Insurance¹?

A. Hospital Indemnity Insurance works to complement your medical coverage. It's coverage that can help safeguard your finances for life's unexpected events by providing you with a lump-sum payment (one convenient payment all at once) when your family needs it most. The payment you receive is yours to spend however you like. It typically pays, as long as the policy and certificate requirements are met, a flat amount upon your hospital admission and a daily amount paid from each day of your stay (confined to the hospital).² It also provides payment if you're admitted to or have to stay in an Intensive Care Unit (ICU).

Q. What's covered under this plan?

A. This plan provides benefits for hospitalization due to accidents and sicknesses,² like:

- Admission to a hospital
- Hospital stays
- Intensive Care Unit Stays
- Admission to the Intensive Care Unit

Q. Who is eligible to enroll for this coverage?

A. Full-time, certain part-time employees and family members are eligible to enroll. You need to enroll during your Annual Enrollment Period and be actively at work for coverage to be effective.

Q. How do I pay for my coverage?

A. Premiums will be conveniently paid through payroll deduction, so you never have to worry about writing a check or missing payments.



Have questions? Please call MetLife directly at 1-800-GET-MET8 (1-800-438-6388) and talk with a benefits consultant.

To enroll, visit the RRD Benefits Center at www.rrd.bswift.com or call 1-877-773-4236

Hospital Indemnity Insurance

Coverage to help pay for expenses related to hospitalization that may not be covered under your medical plan.



Q. I have a good medical plan, why do I need Hospital Indemnity Insurance?

A. Hospital stays can be pricey, and often unexpected. Hospital Indemnity Insurance can help cover out-of-pocket expenses such as plan deductibles, coinsurance, copays, or extra costs for out-of-network care. Many people aren't prepared to handle these extra costs, so having this extra financial support when the time comes may mean less worry for you and your family.

Q. How much will it cost?

A. Hospital Indemnity Insurance may be more affordable than you think. It's designed to be an economical way for you to supplement your health care plan. To view your rates and plan documents, visit www.rrd.bswift.com or contact MetLife to obtain a copy of your certificate.

Q. Are benefits paid directly to me or my healthcare provider?

A. Benefits will be paid directly to you, not to the doctors, hospitals or any other health care providers. There's no need to work it around any other insurance you may have.

Q. Is there a waiting period before my coverage begins?

A. No, your coverage will be in force on the effective date of your coverage. There are no waiting period to satisfy

Q. Can I enroll for this insurance without having a medical exam?

A. Yes. Your coverage is guaranteed,³ regardless of your health. You just need to be actively at work on the date your policy takes effect. There are no medical exams to take and no health questions to answer.

Q. If my employment status changes, can I take my coverage with me?

A. Yes, This coverage is portable,⁴ meaning you can take it wherever you go. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

Q. Is the claims process simple?

A. Yes. Once we receive all the information, claims are generally processed within 10 business days. You only need one claim form per accident and every claim is reviewed by a claims professional.

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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. 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.

3. 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.

4. 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 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 state availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.