

Voluntary Hospital Indemnity Insurance

There will be times when you are left with unexpected expenses to pay when you are hospitalized. Costs like plan deductibles, coinsurance and co-pays for doctor and emergency room care, testing and supplies, and extra costs for out-of-network care may not be covered, even by a high-quality health care plan. Having extra financial support if the time comes may mean less worry for you and your family, and it will give you the ability to protect your savings and focus on your recovery.

That's where Hospital Indemnity Insurance coverage can help. It provides you with payments when you are admitted and when you are confined to a hospital* due to an accident or illness and the policy and certificate requirements are met.

Who Is Eligible

You are eligible to enroll yourself and your eligible family members during the enrollment period. You must be actively at work for coverage to be effective. Some states require you to also have medical coverage.

Dependents may not be subject to a medical restriction as described in the certificate. Additional restrictions apply to dependents serving in the armed forces or living overseas.

How Benefits Are Paid

Typically, a flat amount is paid for admission, and a daily amount is paid for each day of a hospital stay. The plan may also pay extra benefits for certain admissions to or confinements in an intensive care unit (ICU), and for other covered benefits and services.

Tax-free payments are made directly to you to use as you see fit, including out-of-network stays, your family's everyday living expenses, or for whatever else you need while recuperating from an illness or accident.

Benefit Type	MetLife Hospital Indemnity Insurance Pays YOU
Hospital Coverage (Accident)	
Admission <ul style="list-style-type: none"> • Non-ICU • ICU (must occur within 180 days after the accident)	\$1,500
Confinement <ul style="list-style-type: none"> • Non-ICU • ICU (must occur within 180 days after the accident)	\$100 a day, up to 365 days per covered person per accident
Inpatient Rehab (stay must occur immediately following hospital confinement and occur within 365 days of accident)	\$100 a day, up to 15 days per covered person, per accident, but not to exceed 30 days per calendar year
Hospital Coverage (Sickness)	
Admission <ul style="list-style-type: none"> • Non-ICU • ICU Payable 1x per calendar year	\$1,500
Confinement <ul style="list-style-type: none"> • Non-ICU • ICU Paid per sickness	\$100 a day, up to 365 days per covered person
Other Benefits	
Lodging (benefit provided for a companion accompanying a covered insured while hospitalized)	\$100 a day, up to 30 days per calendar year; lodging facility must be located within 50 miles from covered person's primary residence

For More Information

The Hospital Indemnity Insurance plan is administered by MetLife. Limits and exclusions may apply. If you have any questions, please contact MetLife at **800-GET-MET8 (800-438-6388)**.

*Hospitals do not include certain facilities such as nursing homes, convalescent care or extended care facilities.