

# Hospital Indemnity Insurance Plan Summary

## HOSPITAL INDEMNITY INSURANCE BENEFITS

### COVERED BENEFITS

Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	Low Plan
Admission Benefit	1 time(s) per calendar year	Admission	\$950
Confinement Benefit	180 Days per Confinement	Confinement	\$50

If the Admission Benefit is payable for a Confinement, the Confinement Benefit will begin to be payable the day after Admission.

### INSURANCE RATES

MetLife offers group rates and payroll deductions so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Hospital Indemnity Insurance	
Coverage Options	Monthly Cost
Employee	\$14.88
Employee & Spouse	\$25.42
Employee & Child(ren)	\$22.42
Employee & Spouse/Child(ren)	\$32.96



## QUESTIONS & ANSWERS

### How do I enroll?

Enroll for coverage at Employer website.

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

You are eligible to enroll yourself and your eligible family members. You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective. Dependents to be enrolled may not be subject to a medical restriction as set forth in the Certificate. Some states require the insured to have medical coverage.

### How do I pay for my Hospital Indemnity coverage?

Premiums will be 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 and offers you similar coverage with a different insurance carrier.

### What is the coverage effective date?

The coverage effective date is 08/01/2020.

### Who do I call for assistance?

Please call MetLife directly at 1-800-GET-MET8 (1-800-438-6388) and talk with a benefits consultant. Or visit our website:

[www.mybenefits.metlife.com](http://www.mybenefits.metlife.com)

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 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.

