

## Hospital Indemnity Insurance

Xcel HR

Helps pay expenses associated with hospitalizations such as those that may not be covered under your medical plan.

### Hospital Indemnity Insurance Benefits

With MetLife, you'll have a plan which provide lump sum cash payments for a covered event regardless of any other payments you may receive from your medical plan. 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>	Plan MetLife Hospital Indemnity Insurance Pays YOU
<b>Hospital Coverage (Accident)</b>	
<b>Admission</b> <sup>3</sup> must occur within 180 days after the accident	\$500 per accident (non-ICU) \$500 per accident (ICU)
<b>Confinement</b> <sup>3</sup> must occur within 180 days after the accident	\$100 a day (non-ICU) for up to 31 days \$100 a day (ICU) for up to 31 days
<b>Inpatient Rehabilitation</b> stay must occur immediately following hospital confinement and must occur within 365 days of accident <sup>9</sup>	\$100 a day, up to 15 days per accident but no more than 30 days per calendar year
<b>Hospital Coverage (Sickness)<sup>4</sup></b>	
<b>Admission</b> Payable 1 time per calendar year	\$500 (non-ICU) \$500 (ICU)
<b>Confinement</b> Paid per sickness	\$100 a day (non-ICU) for up to 31 days \$100 a day (ICU) for up to 31 days



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### 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 one day in the Intensive Care Unit, Susan moves to a standard room and spends two 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 pay for any other expense the way that Susan chooses.

Covered Benefit <sup>2</sup>	Benefit Amount
Admission — Intensive Care Unit Coverage (Sickness)	\$500
Confinement for 1 day — Intensive Care Unit Coverage (Sickness)	\$100
Confinement for 2 days — Hospital Coverage (Sickness)	\$200
<b>Benefits paid by MetLife Group Hospital Indemnity Insurance</b>	<b>\$800</b>

Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

### Questions & Answers

**Q. Who is eligible to enroll for this Hospital Indemnity coverage?**

**A. 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.<sup>7</sup>

**Q. How do I pay for my Hospital Indemnity coverage?**

**A. Premiums will be paid through payroll deduction,** so you don't have to worry about writing a check or missing a payment.

**Q. Who do I call for assistance?**

**A. Contact a MetLife Customer Service Representative at 1-800-GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.**

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- <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> 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. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.
- <sup>4</sup> There is a pre-existing condition exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
- <sup>7</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>9</sup> Inpatient Rehabilitation Unit Benefit is standardly applied for covered Accidents only. It is available as an add-on for Sickness.

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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 may be a preexisting condition limitation 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, GPNP13-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.

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