

A financial cushion to help employees focus on recovery

Hospital stays don't only cause emotional burdens; they can also create financial strains — particularly for people with high deductibles in their medical plans.

Our hospital insurance helps employees with their copays, deductibles, and other unexpected expenses. Benefits are paid no matter what medical insurance covers, and employees can spend payments as they choose.



Hospital stays may account for nearly **40%** of overall personal health care expenditures.¹

With options that reflect your employees' needs, and are simple to understand and easy to use, we'll help you design the right benefit plan for their needs. And when paired with our other products, hospital insurance helps employees design an overall health plan that gives them confidence.

Tailored to their needs.

Everyone's health care needs are unique. That's why we offer coverage in four categories to meet a broad range of needs and for a variety of events. What's more, you have the flexibility to customize the plan to better complement your overall health care benefits strategy.

Coverage available:

- **Hospitalization** (e.g. Admission, ICU Supplemental Admission, Confinement, ICU Supplemental Confinement, Inpatient Rehabilitation²)
- **Surgery** (e.g. Inpatient Surgery, Outpatient Surgery, Anesthesia)
- **Additional Care Benefits** (e.g. Ambulance, Emergency Care, Nursing Care, Outpatient Therapy, Hospice, Rx, Physician's Visit, Outpatient IV Infusion Therapy, Diagnostic Procedure)
- **Other Benefits** (e.g. Lodging, Transportation, Health Screening, Childcare)

Simple to understand.

Medical plans can be complicated. We've designed our supplemental health plans to be simple — so employees can clearly see the value we offer and make the right decisions. Leveraging insights from market trends and industry benchmarks, we help ensure our plans meet the needs of today's workforce — including standards like:

- Annual Guaranteed Issue coverage³
- Portability for continuation of coverage⁴
- No age restriction for employee or spouse to enroll⁵

Easy to use.

Our people, processes, and tools make using the plan easy — and give your employees confidence in their decisions. Your employees can enjoy:

- Lump sum benefit payments to use as they choose
- No coordination of benefits with medical insurance
- Choice of claim submission channels to fit their needs
- Online capabilities helping employees use their plan
- Consultative customer services when employees need it most

With a variety of easy-to-use-and-understand options, your employees can create the health care plans that fit their financial needs. So when the unexpected happens, they can worry less about getting by — and focus on getting better.

**Get expert guidance for confident decisions — for your organization, and your employees.
Contact your MetLife representative today.**

1. Centers for Disease Control and Prevention. Accessed August 1, 2017. <https://www.cdc.gov/nchs/data/abus/2016/fig23.pdf>.
2. Inpatient Rehabilitation Unit Benefit is standardly applied for covered Accidents only. It is available as an add-on for Sickness.
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.
5. There are benefit reductions that begin at age 65.

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Availability of products and services is based on MetLife's guidelines, group size, underwriting, and state requirements.

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 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.

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.

