

Get the facts about MetLife Hospital Indemnity Insurance

People get **sick** and have **accidents**. It happens all the time and sometimes requires a trip to the hospital.¹ Even with medical coverage, additional expenses can add up quickly.

Did you know?

Hospital indemnity insurance can help cover unexpected expenses resulting from a hospitalization, such as those that may not be covered by your medical plan.

But with employee group rates, you can get **MetLife Hospital Indemnity Insurance Plan coverage for less than the cost of ...**



A daily coffee, medium cup³

Recent studies have shown...



The average cost of a three-day hospital stay in the U.S. is²: **\$30k**

Consider this:

*Katie hasn't been feeling well. She developed a cough and was having difficulty breathing. She decided to go to the doctor and was diagnosed with pneumonia. She was admitted to the intensive care unit (ICU). After being there for ten days, she was released from the hospital, and she's now on her way to making a full recovery.**

*This is a hypothetical example for informational purposes only.

Consider this:

*After a healthy pregnancy, Kelley goes into labor right on time. She calls her doctor and heads to the hospital. She's checked into the hospital and delivers her first child on November 1, 2025. The childbirth is routine, with no complications for either her or her baby. After two days in the hospital, Kelley is on her way home with her baby, ready to start a new chapter in her life. Her hospital indemnity coverage, effective as of January 1, 2026, did not have a pre-existing conditions limitation and provided a lump-sum payment for her and her baby's hospital stays. The benefit, which she can spend as she wishes, will come in handy to help cover the extra expenses that arrived with the baby!**

Covered event ⁴	Benefit amount ⁵
Admission⁶ ICU Coverage (Sickness) ⁷ (standard admission plus ICU)	\$4,000
Confinement⁷ for 10 days⁸ ICU Coverage (Sickness) ⁷ (standard admission plus ICU)	\$2,000

Covered event ⁴	Benefit amount ⁵
Admission⁶	\$2,000
Confinement⁶ for one day*⁸	\$200
Newborn Confinement⁶ for two days / (Newborn Nursery Care)	\$400
Confinement⁷ for two days Hospital Coverage (Sickness) ⁷	\$400

**Luckily, I have MetLife Hospital Indemnity Insurance!
I will get a lump-sum payment totaling \$6,000.⁵**

**Luckily, I have MetLife Hospital Indemnity Insurance!
I will get a lump-sum payment totaling \$3,200.⁵**

In both cases, benefits are paid by MetLife Hospital Indemnity Insurance Plan.

Coverage to help with expenses resulting from a hospitalization, irrespective of what may or may not be covered under your medical plan.

What you need to know about MetLife's Hospital Indemnity coverage⁴:

- You and your eligible family members are guaranteed coverage⁹—no medical exam and no hassle.
- The lump-sum payment can be used as you see fit, such as to help cover costs that result from a hospitalization.
- Premiums will be automatically deducted from your paycheck.

Have other questions? Enrollment period: **October 27 – November 7, 2025**

**Questions? Call MetLife
Customer Service.
1-800-GET-MET8 (1-800-438-6388)**

1. "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.
2. HealthCare.gov "Why bother with health insurance?". <https://www.healthcare.gov/young-adults/ready-to-apply/> Accessed February 2025.
3. Numbeo. Cost of Living in United States. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. May 2025.
4. Covered services/treatments must be the result of an covered accident or sickness as defined in the certificate.
5. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
6. 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. 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.
7. There may be a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
8. When the plan pays an Admission Benefit, the Confinement Benefit may begin to pay on Day 2.
9. 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.

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 pre-existing 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 your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

