

# Hospital Insurance

provided by **MetLife**

Receive a direct payment to use however you wish in the event of a hospital stay.



## Ideal for you if:

- Bills due to a hospital stay or ambulance services would be financially debilitating
- Your current major medical coverage does not offer adequate support hospital services
- You know you could benefit from a lump-sum payout to help with non-medical expenses in the event of a hospitalization

## What does it cover?

Hospital Indemnity Insurance pays you a cash benefit when you are confined<sup>1</sup> to a hospital<sup>2</sup>, whether for planned or unplanned reasons.

A flat amount is paid for the day that you're admitted<sup>3</sup> to a hospital, and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay or if your plan includes an Admission benefit, confinement begins on Day 2. Please see your plan summary for details.

## Learn more

Specific exclusions vary by state. MetLife Hospital Indemnity Insurance is not meant to replace core medical coverage. Consider Hospital Indemnity Insurance a source of supplemental financial help in case of hospitalization<sup>4</sup>. For more details about this benefit plan and what's not covered, visit your benefits portal (coming soon.)

**PAYCHEX**



Disclaimers <sup>1</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. <sup>2</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>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. <sup>4</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. 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. Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details. 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. 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.