

## Facts & Stats

People get **sick** and have accidents. It happens all the time and sometimes requires a trip to the hospital.<sup>1</sup> 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.

### Recent studies have shown...



The average cost of a 3-day hospital stay in the U.S. is<sup>2</sup>:

**\$35K**

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



**A daily**

coffee, medium cup<sup>3</sup>

#### Consider this:

*I haven't been feeling well. I developed a cough and was having difficulty breathing. I decided to go to the doctor and was diagnosed with pneumonia. I was admitted to the intensive care unit (ICU). After being there for ten days, I was released from the hospital and I'm on my way to making a full recovery.<sup>4</sup>*



Covered event <sup>5</sup>	Benefit amount <sup>6</sup>
<b>Admission<sup>7</sup></b> ICU Coverage (Sickness) <sup>8</sup> (standard admission plus ICU)	\$1,000
<b>Confinement<sup>7</sup> for 10 days<sup>9</sup></b> ICU Coverage (Sickness) <sup>8</sup> (standard admission plus ICU)	\$2,000

**Luckily, I have Hospital Indemnity Insurance!  
I would get a lump-sum payment totaling \$3,000.<sup>6</sup>**

#### Consider this:

*After a healthy pregnancy, I go into labor right on time. I call my doctor and head to the hospital. I'm checked into the hospital and deliver my first child on April 1, 2022. The childbirth is routine, with no complications for either me or my baby. After two days in the hospital, I'm on my way home with my baby, ready to start a new chapter in my life. My hospital indemnity coverage, which was effective as of January 1, 2022 and did not have a pre-existing conditions limitation, provides a lump-sum payment for both my and my baby's hospital stays. The benefit, which I can spend as I wish, will come in handy to help cover the extra expenses that arrived with the baby!<sup>4</sup>*

Covered event <sup>5</sup>	Benefit amount <sup>6</sup>
<b>Admission<sup>7</sup></b>	\$2000
<b>Confinement<sup>7</sup> for 1 day*</b>	\$200
<b>Newborn Confinement for 2 days / (Newborn Nursery Care)</b>	\$100
<b>Confinement<sup>7</sup> for 2 days</b> Hospital Coverage (Sickness) <sup>8</sup>	\$400

**Luckily, I have Hospital Indemnity Insurance!  
I would get a lump-sum payment totaling \$2700.<sup>6</sup>**

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

## Hospital Indemnity Insurance

Coverage to help with expenses resulting from a hospitalization, such as those that may not be covered under your medical plan.



### What you need to know about MetLife's Hospital Indemnity coverage<sup>5</sup>:

- You and your eligible family members are guaranteed coverage<sup>10</sup> — no medical exam and no hassle.
- 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.

Enroll 7/25 – 8/17, by visiting [www.myaisdbenefits.net](http://www.myaisdbenefits.net)

### Have other questions?

Enrollment period:  
**July 25 – August 17**

To learn more and enroll, visit  
[www.myaisdbenefits.net](http://www.myaisdbenefits.net) or call  
**1 800 GET-MET8**,  
Monday-Friday 8 am to 11 pm ET.

1. 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.
2. Hospital and Surgery Costs. <https://www.debt.org/medical/hospital-surgery-costs/> October 2021. Accessed February 2023.
3. Numbeo. Cost of Living in United States. [https://www.numbeo.com/cost-of-living/country\\_result.jsp?country=United+States](https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States). Accessed February 2023.
4. This is a hypothetical example for informational purposes only.
5. Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. See the Outline of Coverage for more detail.
6. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
7. 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.
8. There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
9. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.
10. 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 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 your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

