MetLife | Hospital Indemnity Insurance

Why hospital indemnity insurance matters



Hospital[1] stays can be pricey and often unexpected. Studies show that the average cost of a three-day hospital stay in the U.S. is $30,000.[2] Even quality healthcare plans don't cover all expenses, so taking steps to help protect yourself can make a big difference.

While in the hospital, you'll likely need various treatments, tests and therapies to get up and about again. Expenses like plan deductibles, co-pays for doctor visits and extra costs for out-of-network care can add up fast. Having help with the financial support you may need when the time comes means less worry for you and your family.

In addition, unexpected hospital bills can be difficult to manage when you lose your income or when your income becomes seriously reduced because of an injury or illness. Household expenses like mortgage or rent payments, car payments, childcare payments or household maintenance costs may become even harder to keep up with while you focus on recovering.



Help protect yourself, your family and your budget from the financial impact of a hospital stay.

How hospital indemnity insurance can help.

*"I was driving to work when I was hit by a large truck. My car was totaled, I was injured and an ambulance had to take me to the emergency room. I was admitted to the Intensive Care Unit and, after two days, moved to a standard room for five more days. I was then transferred for inpatient care at a rehab facility for a week. I was panicking about how I was going to pay my hospital, ambulance and other medical bills not covered by my health insurance. Luckily, the lump-sum payment I received from my hospital indemnity insurance helped me pay for those costs, plus other expenses like rent and groceries."**

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

Help supplement your healthcare coverage with MetLife Hospital Indemnity Insurance.

Receive benefit payments directly to help prevent financial stress.

How this coverage works

MetLife Hospital Indemnity Insurance can help safeguard your finances by providing you with a lump-sum benefit payment—one benefit payment all at once—when you or your family may need it most. A flat amount is usually paid for a hospital admission,[3] with a per-day amount paid for your entire hospital stay.[4]

Best of all, the payment is made directly to you regardless of any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

Whatever you need while recovering from a hospital stay, Hospital Indemnity Insurance is there to help make life a little easier.

Your benefits in action

If you are admitted to the hospital, submitting a claim doesn't have to be difficult. Here's what to expect:

Visit **mybenefits.metlife.com** or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.

Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days.[6] You only need one claim form per hospital admission, and every claim is reviewed by a claims professional.

Once your claim is approved, you'll receive a check made out to you to use however you like.



When it comes to hospital stays…

For less than the cost of your daily coffee,[5] you can get coverage for you and your family.

Coverage that can be used to help pay for expenses associated with hospitalizations that may not be covered under your medical plan.

Supplement your healthcare coverage with MetLife Hospital Indemnity Insurance.

Benefit overview	Hospital Indemnity Insurance pays you benefits when confined to a hospital, whether for planned or unplanned reasons.[3]
Why is it needed?	This benefit may be used to supplement both health insurance and disability insurance by providing you with a lump-sum payment regardless of any other insurance you may have.
Who is covered?	Choose which plan best suits you: • Employee • Employee + 1 Dependent Employee + 2 or more Dependents
Covered services	This plan provides benefits for hospitalization due to accidents and sicknesses.[7] A flat amount is paid for the day that you're admitted 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.[4]
Cost of coverage	• Competitive group rates • Costs will be based on your coverage option and who you're covering under your plan.
Guaranteed coverage	You and your family members are guaranteed[8] coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

Frequently asked questions

I have a medical plan at work, so why do I need Hospital Indemnity Insurance?

A. **Hospital stays can be pricey and are often unexpected.** Even the best medical plans can leave you with extra expenses to pay or services that just aren't covered, such as plan deductibles, co-pays and extra costs for out-of-network care. Having this extra financial support when the time comes may mean less worry for you and your loved ones.

Can I enroll for this insurance without having a medical exam?

A. **Yes. Your coverage is guaranteed,**[8] regardless of your health—you just need to be actively at work. There are no medical exams to take or health questions to answer, so the whole process might be easier than you first thought.

How much will coverage cost, and how do I pay for it?

A. Hospital indemnity insurance may be more affordable than you think. It's designed to be a way for you to supplement your healthcare plan. Exact rates can be found in the enrollment materials provided by your employer. **You pay premiums through payroll deductions,** so you don't have to worry about writing checks or missing payments.

When does my coverage begin?

A. **Your coverage starts on the effective date.** There are no waiting periods for it to begin.

Are benefits paid directly to me or my healthcare provider?

A. **Payments go directly to you,** not to doctors, hospitals or any other healthcare providers. And to make things even easier, the check is made payable to you. There's no need to coordinate with any other insurance you may have. Benefits are paid regardless of what your other insurance plans may cover.

If my employment status changes, can I take my coverage with me?

A. **Yes.** This coverage is portable, meaning you can take it with you wherever you go so long as you continue paying your premiums.[9]

Is the claims process simple?

A. **Yes.** Once we've received all the necessary information, claims are generally processed within 10 business days. You only need one claim form per admission or hospital stay, and every claim is reviewed by a professional.[6]

Enroll today
or contact your HR representative to **learn more**.

Questions? Call MetLife Customer Service.

1. "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.
2. Why health insurance is important: protection from high medical costs. https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/. Accessed October 2025.
3. 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.
4. When the plan pays an Admission Benefit, the Confinement Benefit may begin to pay on Day 2.
5. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States Accessed October 2025.
6. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim—no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.
7. Covered services/treatments must be the result of an accident or sickness as defined in the certificate.
8. 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 may apply to dependents serving in the armed forces or living overseas.
9. 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 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.

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