MetLife | Hospital Indemnity Insurance

Help supplement your healthcare coverage with MetLife Hospital Indemnity Insurance.

Receive benefit payments directly to help prevent financial stress.

People may not budget for hospital[1] bills, but you can be better prepared.

Even the best medical plans may leave you with extra expenses.

No one ever expects to be in the hospital, but when there, you may require a variety of treatments, testing, therapies and other services—each of which can mean extra out-of-pocket costs beyond what your medical plan may cover.

With an average cost of $30,000 for a three-day hospital stay in the U.S.,[2] it's easy to see why having hospital indemnity coverage may make good financial sense. Just think about the possibility of having a hospital stay due to an accident or illness:[3]

- Your child gets hurt on the school playground
- You experience chest pains while exercising and are admitted[4] to the hospital to be checked and monitored
- Your spouse[5] undergoes an emergency appendectomy

Some of the expenses you may not expect include:

- Medical plan deductibles and co-pays
- Extra expenses associated with out-of-network care and treatment

Why enroll now?

- Acceptance is guaranteed for you and your eligible family members[5]
- Competitive group rates
- Premium payment through payroll deductions

See your Disclosure Statement or Outline of Coverage/ Disclosure Document for full details

If you are unexpectedly out of work, you may also have trouble meeting household expenses due to lost or reduced income while you recover, such as mortgage payments, car payments, childcare expenses or household upkeep..

Hospital indemnity insurance can help you be better prepared by providing a benefit payment to use as you see fit if you experience a covered event [3] and meet the policy and certificate requirements.[5]

Typically, a flat amount is paid for the day you are 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. This benefit payment can help you focus more on your recovery and less on the extra expenses associated with a hospitalization resulting from an accident or illness[5].

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. Covered services/treatments must be the result of an accident or sickness as defined in the certificate.
4. 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.
5. Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.
6. 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.

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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ADF# HI972.16

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