

Hospital Indemnity Insurance

Coverage to help pay for expenses that occur when you're hospitalized that may not be covered under your medical plan.



Hospital Indemnity Insurance Benefits

With MetLife, you'll have a choice of two comprehensive plans called the "Low Plan" and the "High Plan" which provides lump sum cash payments in addition to any other payments you may receive from your medical plan. Here are just some of the covered benefits /services, when an accident or illness puts you in the hospital.¹

Covered Benefits²

Please contact MetLife for detailed definitions and state variations of covered benefits.

Hospital Benefits				
Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	Low Plan	High Plan
Admission Benefit	1 time per sickness/injury	Admission	\$1,500	\$2,500
Confinement Benefit	365 days per calendar year ICU Supplemental Confinement will pay an additional benefit for 365 of those days	Confinement ²	\$100	\$100
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	\$100	\$100
Newborn Confinement Benefit	2 day(s) per confinement	Newborn Confinement ³	\$50	\$50
Inpatient Rehabilitation Benefit*	15 days per calendar year	Inpatient Rehabilitation (For Injury or Sickness)	\$100	\$100
Other Benefits				
Health Screening Benefit	1 time(s) per calendar year per covered person	Health Screening	\$75	\$75

*Benefit(s) that requires prior Admission or Confinement
²The Confinement Benefit will begin to be payable the day of Admission.
³The period of newborn confinement, immediately following the child's birth.



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Benefit Payment Example

Susan has chest pains at home, and after contacting her doctor, she is instructed to head to her local hospital. Upon arrival, the doctor examines Susan and advises that she requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After two days in the Intensive Care Unit, Susan moves to a standard room and spends two additional days recovering in the hospital. Susan was released to her primary care physician for follow-up treatment and observation. Her primary doctor is now keeping a close watch over Susan's overall health. Depending on her health insurance, Susan's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Hospital Indemnity Insurance payments can be used to help cover these unexpected costs or in any other way Susan sees fit.

Covered Benefit	Low Benefit Amount
Regular Hospital Admission (1x)	\$1,500
Regular Hospital Confinement (2 total days)	\$200
ICU Supplemental Confinement (2 total day)	\$400
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$2,100

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage at sodexobenefitscenter.com

Q. Who is eligible to enroll for this Hospital Indemnity coverage?

A. You are eligible to enroll yourself and your eligible family members.³ You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective.

Q. How do I pay for my Hospital Indemnity coverage?

A. As long as you are actively at work receiving pay, premiums will be paid through payroll deduction.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you as the plan is portable.⁴ You will need to continue to pay your premiums to keep your coverage in force. Please note that your coverage will only end if you stop paying your premium.

Q. What is the coverage effective date?

A. Your coverage will begin on your benefits eligibility effective date. You can find out more by contacting the Sodexo Benefits Center at sodexobenefitscenter.com or by calling 1-855-668-5040.

Q. Who do I call for assistance?

A. Contact a MetLife Customer Service Representative at 1 800-GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., 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 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.

³ 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 in the Certificate. Some states require the insured to have medical coverage.

⁴ 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. The policy or its provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. 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.

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Hospital Indemnity Insurance

Glossary

INDEMNITY means protection against a loss or other financial burden.

ADMISSION BENEFIT means If a Covered Person is admitted for Confinement to a Hospital for treatment of an Injury or Sickness, MetLife will pay the Admission Benefit shown on the Benefit Schedule for the day of admission.

CONFINEMENT BENEFIT means if a Covered Person is Confined in a Hospital for treatment of a covered Injury or Sickness, MetLife will pay the Confinement Benefit shown on the Benefit Schedule for each day of Confinement.

ICU SUPPLEMENTAL CONFINEMENT means MetLife will pay the ICU Supplemental Confinement Benefit shown on the Benefit Schedule, in addition to the Confinement Benefit, for each day a Covered Person is Confined in an ICU for treatment of a covered Injury or Sickness.





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