

Why is having Hospital Indemnity insurance important?

Hospital stays are costly and are often unexpected. Since most health care plans don't cover all of your expenses, you need to take steps to help protect yourself and your savings.

With an average cost of \$10,000 per hospital stay in the U.S.,¹ it's easy to see why having Hospital Indemnity insurance may make good financial sense. Just think about the possibility of having a hospital stay due to an accident or illness:

- o Your child gets hurt on the school playground
- o You experience chest pains while exercising and are admitted to the hospital to be checked and monitored
- o Your spouse² undergoes an emergency appendectomy

Even the best medical plans may leave you with extra expenses to pay out of your own pocket.

A hospital stay can require a variety of treatments, tests, therapies and other care and services to assist in recovery. Each of these services may mean extra out-of-pocket costs for you to pay, beyond what your medical plan may cover, including medical plan deductibles and copayments, and extra expenses associated with out-of-network care and treatment.

Other household expenses may be harder to cover due to lost or reduced income, like your mortgage, car payment, child care or household upkeep while you recover.

Hospital Indemnity insurance can help you be better prepared by providing you with a payment to use as you see fit if you experience a covered event and meet the policy and certificate requirements. Typically a flat amount is paid for hospital admission and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay. This payment can help you focus more on getting back on track and less on the extra expenses an accident or illness may bring.

University System of New Hampshire



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How can having MetLife Hospital Indemnity insurance benefit you?

Access to benefits for hospitalization due to accidents and sicknesses:³

- Admission to a hospital
- Hospital stays
- Admission to an Intensive Care Unit
- Intensive Care Unit stays
- Inpatient Rehab Unit stays (accidents only)

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

Why should I enroll?

- ✓ Competitive group rates
- ✓ You and your eligible family members are guaranteed acceptance⁶
- ✓ Convenient payroll deduction ensures continuous, worry-free coverage

Coming Soon!

1 Costs for Hospital Stays in the United States, 2011. HCUP Statistical Brief #168. December 2013. Agency for Healthcare Research and Quality, Rockville, MD.

2 Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

3 There is a pre-existing exclusion for covered sicknesses. 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.

4 The lodging benefits is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the Insured's primary residence.

5 The Health Screening Benefit is not available in all states. In most states where the benefit is available there is a 30-day waiting period for the Health Screening Benefit.

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 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. There is a preexisting condition exclusion for hospital sickness benefits. There are benefit reductions that begin at age 65. And, 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 or GPNP12-HI 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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