

Hospital Indemnity Insurance

Administered by MetLife

| PREMIUMS | 24 PAY PERIODS | 12 PAY PERIODS |
|-----------------------|----------------|----------------|
| Employee | \$3.56 | \$7.12 |
| Employee + spouse | \$5.66 | \$11.32 |
| Employee + child(ren) | \$7.36 | \$14.72 |
| Family | \$9.52 | \$19.04 |

TREATMENT FOR AN ACCIDENT

| | |
|---|---|
| In-patient hospital stay Confinement must occur within 180 days of the accident | Non-ICU: \$200 a day for up to 180 days ICU: \$400 a day for up to 30 days |
| In-patient rehab Stays must occur immediately following hospital confinement and within 365 days of the accident or illness | \$100 a day, up to 15 days per accident and 30 days per calendar year |

TREATMENT FOR AN ILLNESS

| | |
|--|--|
| In-patient hospital stay Paid per sickness | Non-ICU: \$200 a day for up to 180 days per calendar year. ICU: \$400 a day for up to 30 days |
|--|--|



Hospital indemnity insurance provides a lump-sum benefit for hospitalization and associated treatment. Payments are made directly to you, and you may use the funds as you see fit.

- ▶ You and your covered family members receive a daily per-person benefit for each day of hospitalization due to an illness or injury – up to a total of 180 days beginning with the first day of a hospital stay.
- ▶ There is no coordination with other insurance benefits, so payments are made in addition to any other insurance you may have.
- ▶ There is no lifetime maximum benefit.
- ▶ A \$50 admission benefit is available 4 times per calendar year.
- ▶ There are no waiting periods for coverage.
- ▶ The plan is portable, meaning you can continue your coverage if you change jobs or retire.
- ▶ Substance abuse and mental health facilities are excluded from coverage. For a complete list of exclusions, please see the hospital indemnity insurance policy at the BHR website listed below.
- ▶ Premiums are made on an after-tax basis.

Questions? For more information on hospital indemnity insurance, go to <https://bhr.sd.gov/benefits/flexible-benefits/indemnity/>, visit metlife.com/southdakota, or call MetLife at 1.800.GET.MET8 (1.800.438.6388).