Hospital Indemnity Insurance

Administered by MetLife

PREMIUMS	24 PAY PERIODS	12 PAY PERIODS
Employee	$4.19	$8.38
Employee + spouse	$6.65	$13.30
Employee + child(ren)	$8.66	$17.32
Family	$11.20	$22.40

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	$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 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.

- 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.

New participants can designate beneficiaries online effective 7/1/2022 on MetLife's website: https://metlife.com/mybenefits/.

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