

Facts & Stats

People get **sick** and have accidents. It happens all the time and sometimes requires a trip to the hospital.¹ Even with medical coverage, additional expenses can add up quickly.

Did you know?

Hospital Indemnity Insurance can help cover expenses resulting from a hospitalization, such as those that may not be covered by your medical plan.

Recent studies have shown...



The average cost of a 3-day hospital stay in the U.S. is:²

\$30K

But with employee group rates, you can get Hospital Indemnity coverage for less than the cost of ...



A daily

cappuccino, medium cup³

Consider this:

Susan wakes up in the middle of the night experiencing chest pain. An ambulance takes her to the emergency room at a local hospital. Upon arrival, the doctor examines Susan and advises that she requires urgent bypass surgery. When she comes out of surgery, she is admitted to the Intensive Care Unit (ICU) for close observation. After 1 day in the ICU, Susan moves to a standard room and spends 2 additional days recovering in the hospital.⁴



Luckily, Susan has Hospital Indemnity Insurance! She would get a lump-sum payment totaling \$800⁶

Covered Event ⁵	Benefit Amount ⁶
Confinement for 1 day ICU Coverage (Sickness)	\$400
Confinement ⁸ for 2 days Hospital Coverage (Sickness)	\$400

Benefits paid by MetLife Hospital Indemnity Insurance.

Hospital Indemnity Insurance

Coverage to help with expenses resulting from a hospitalization, such as those that may not be covered under your medical plan.

What you need to know about MetLife's Hospital Indemnity coverage:⁵

- You and your eligible family members are guaranteed coverage⁹ — no medical exam and no hassle.
- Lump-sum payment can be used to help cover costs that result from a hospitalization.
- Premiums will be automatically deducted from your paycheck.

Have other questions?

To learn more, visit

[Http://www.metlife.com/southdakota/](http://www.metlife.com/southdakota/)

or call **1 800 GET-MET8.**

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. Why health insurance is important: Protection from high medical costs. <http://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>. Accessed August 2021
3. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Accessed August 2021.
4. This is a hypothetical example for informational purposes only.
5. Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. See the Outline of Coverage for more detail
6. Benefit amount is based on the State MetLife plan design. Actual plan design and plan benefits may vary.
7. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.
8. 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 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 preexisting 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.

