



## 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

<b>In-patient hospital stay</b> 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
<b>In-patient rehab</b> 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

<b>In-patient hospital stay</b> Paid per sickness	Non-ICU: \$200 a day for up to 180 days ICU: \$400 a day for up to 30 days
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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 7/1/2023 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](https://metlife.com/southdakota), or call MetLife at 1.800.GET.MET8 (1.800.438.6388).