

# Help be better prepared for expenses, such as those not covered by your high deductible health insurance plan

These benefits can help with unexpected expenses, such as:

- Co-pays
- Out-of-network doctor visits
- Therapy
- Mortgage payments
- Child care
- Groceries

These benefits can help with unexpected expenses:



**Accident Insurance**

**Hospital Indemnity Insurance**

**Your medical insurance may not be enough to cover all the extra expenses associated with an accident or hospitalization\*.**

High Deductible Health Plans (HDHPs) are a practical choice for those looking to lower their health care premiums. With a HDHP you can expect to pay lower premiums because your deductibles are higher. However, higher deductibles could mean greater out-of-pocket expenses.

To help you be more financially prepared in the event of an accident and/or hospitalization, you have the opportunity to enroll for Accident and Hospital Indemnity insurance. These benefits are not a replacement for traditional medical insurance. They are a supplement to this coverage. Your enrollment is guaranteed\*\*, meaning there are no medical questions to answer. You receive a lump sum payment upon a qualifying diagnosis or event that you can use as you see fit, such as to help cover the costs that result from a covered accident and/or hospitalization. It is your choice how to use the money.

**These coverages can help you take care of out-of-pocket expenses including:**


- Household bills like mortgage, car payments, utilities and extended childcare Insurance deductibles
- Prescription copays
- Out-of-network doctor visits and medical services Physical, occupational or alternative therapy

These great benefit(s) available to you through MetLife are intended to be an easy and cost effective way to protect your income and savings while supplementing your existing coverages.

**To find out more about these benefits, please visit <http://benefits.sd.gov/HIP.aspx>**

Watch the video to find out more





\* 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.

\*\*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 may apply to dependents serving in the armed forces or living overseas.

METLIFE'S ACCIDENT 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 are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and 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 contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

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.

