


Get the facts about Hospital Indemnity Insurance

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.

Recent studies have shown...

 The average cost of a 3-day hospital stay in the U.S. is:² **\$35.1k**

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

 **A daily**
cappuccino, medium cup³

Consider this:

*Sarah 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 her and advises her 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 2 days in the ICU, she moves to a standard room and spend 2 additional days recovering in the hospital.**

This is a hypothetical example for informational purposes only.

Did you know?

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



Luckily, I have Hospital Indemnity Insurance! I would get a lump-sum payment totaling **\$2,400.**⁴

Benefits paid by MetLife Hospital Indemnity Insurance High Plan.

Covered event ⁵	Benefit amount ⁴
Admission⁶ ICU Coverage (Sickness ⁷)	\$2,000
Confinement⁸ for 2 days ICU Coverage (Sickness)	\$400
Confinement⁸ for 2 days Hospital Coverage (Sickness)	\$400

Coverage that can help with unexpected 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 coverage⁵:

- You and your eligible family members are guaranteed coverage.⁹ — no medical exam and no hassle.
- Lump-sum payment can be used as you see fit, such as to help cover costs that result from a hospitalization.
- Premiums will be automatically deducted from your paycheck.

Enroll at www.UNFIvoluntarybenefits.com or contact your HR representative to [learn more](#).

Questions? Call MetLife Customer Support.
1-800-GET-MET8 (1-800-438-6388)

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. Hospital and Surgery Costs. <https://www.debt.org/medical/hospital-surgery-costs/> October 2021.
3. The Price of Your Caffeine Fix: How much a Cappuccino Costs in 10 Major Cities. <https://www.gobankingrates.com/saving-money/food/how-much-cappuccino-costs-in-major-cities/>. Published March 2022.
4. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
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. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your Certificate for details.
7. There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
8. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.
9. 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.