

Hospital Indemnity Insurance

Coverage to help pay for expenses associated with a hospitalization that may not be covered under your medical plan.

What is hospital indemnity insurance?



Hospital indemnity insurance works to supplement your medical coverage — and pays in addition to what your medical plan may or may not cover. It's coverage that can help safeguard your finances for life's unexpected events by providing you with a lump-sum payment (one payment all at once) when your family needs it most. The payment you receive is yours to spend however you like. It typically pays, as long as the policy and certificate requirements are met, a flat amount upon your hospital admission and a daily amount paid from each day of your stay (confined to the hospital).¹ It also provides payment if you're admitted to or have to stay in an Intensive Care Unit (ICU), as well as payment for receiving other services too.²

Q. How does the payment work?

A. We make payments directly to you.

The amount you receive will be on top of any other payment you receive from insurance and you can spend it however you like. You might use the payment to help pay for medical plan deductibles and co-pays, for out-of-network care, or even for your family's everyday living expenses. Whatever you need while recovering from an illness or accident, hospital indemnity insurance is there to make life a little easier.

Q. Am I eligible to enroll for this coverage?

A. Yes, you can enroll both yourself and eligible family members. All you need to do is enroll during the enrollment period and be actively at work. Some dependents may be subject to medical restrictions as outlined in the Certificate. In addition, some states may require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

Q. I have a medical plan through work, so why do I need hospital indemnity insurance?

A. Hospital stays can be pricey, and are often unexpected. Even the best medical plans can leave you with extra expenses to pay or certain services may not be covered (like plan deductibles, co-pays, extra costs for out-of-network care, or non-covered services). Many people aren't prepared to handle these extra costs. 67% of employees say that one of their top five sources of financial stress is having money to cover out-of-pocket medical costs,³ so having this hospital indemnity insurance may mean less worry for you and your family.

Hospital indemnity insurance is designed to be a way for you to supplement your health care plan.

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Q. Can I enroll for this insurance without having a medical exam?

A. Yes. Your hospital indemnity coverage is guaranteed,⁴ regardless of your health. You just need to be actively at work when you enroll. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you first thought.

Q. How much will it cost?

A. Hospital indemnity insurance may cost less than you think. It's designed to be a way for you to supplement your health care plan. Exact rates can be found in the enrollment materials provided by your employer.

Q. How do I pay for my coverage?

A. You pay premiums through payroll deductions, so you don't have to worry about writing any checks or missing payments.

Q. When does my coverage begin?

A. Right away — your coverage starts on the effective date of your coverage. There are no waiting periods for it to begin.

Q. Are benefits paid directly to me or my health care provider?

A. Payments will be paid directly to you, not to the doctors, to the hospitals or to any other health care providers. The check is made payable to you. There's no need to coordinate hospital indemnity insurance payments with any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover.

Q. If my employment status changes, can I take my coverage with me?

A. Yes. This coverage is portable, meaning you can take it with you wherever you go. Your coverage will only end if you stop paying your premium or if your current employer chooses to cancel the group hospital indemnity insurance policy.⁵

Q. Is the claims process simple?

A. Yes. Once we've received all the necessary information, claims are generally processed within 10 business days.⁶ You only need one claim form per admission or hospital stay and every claim is reviewed by a professional.

Have other questions?

Please call MetLife directly at
1 800 GET-MET8
1 800 438-6388
and talk with a benefits consultant.

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. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
3. MetLife's 17th Annual U.S. Employee Benefit Trends Study 2019
4. 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.
5. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.
6. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim and there is no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.

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. 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.

