

## MetLife Hospital Indemnity Insurance

Staying in the hospital after an accident or illness can be costly. Even quality medical plans can leave you with extra expenses to pay. Costs like plan deductibles, copays for doctor visits and extra costs for out-of-network care can add up fast. Having the financial support you may need when the time comes means less worry for you and your family.

**Example:** Susan wakes up in the middle of the night experiencing chest pain. An ambulance takes her to the emergency room (ER) at a local hospital. Upon arrival, the ER doctor examines Susan and advises that she requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After 1 day in the Intensive Care Unit, Susan moves to a standard room and spends 2 additional days recovering in the hospital. Susan was released to her primary care physician for follow-up treatment and observation. Her primary doctor is now keeping a close watch over Susan's overall health. Depending on her health insurance, Susan's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Hospital Indemnity Insurance payments can be used to help cover these unexpected costs or to cover other expenses. **Guaranteed issue coverage.\***

Covered Benefit	Benefit Amount (High Plan)
Admission - Intensive Care Unit Coverage (Sickness)	\$2,000
Confinement for 1 day- Intensive Care Unit Coverage (Sickness)	\$ 400
Confinement for 2 days – Hospital Coverage (Sickness)	\$ 400
<b>TOTAL paid to Susan by MetLife Hospital Indemnity Insurance</b>	<b>\$2,800</b>

\* Subject to plan limits, pre-existing condition exclusions and participation requirements.