Voluntary Hospital Indemnity - *Includes a $50 or $100 Health Screening Benefit!*

A trip to the hospital can be costly—and most people are surprised to learn that they are responsible for a good portion of the bill. Hospital Indemnity insurance through MetLife provides a direct benefit in the event of a covered hospitalization, regardless of treatment costs or other insurance coverage. It's a way for employees to protect themselves from rising healthcare costs.

- Choose from Base, Enhanced, or Premium plan options.
- Coverage is available for employees, spouses, and eligible children from birth to age 26. You must elect employee coverage to cover your dependents.
- Coverage is offered on a guaranteed-issue basis, subject to actively-at-work requirements and dependent medical restrictions.
- Portability is available. Eligible employees may continue coverage through direct billing with MetLife if they lose eligibility under the group plan, subject to plan requirements.
- ICU supplemental benefits pay in addition to the corresponding hospital admission and confinement benefits.
- Provides coverage for covered injuries and illnesses, including routine childbirth and complications of pregnancy. The Premium Plan's pre-existing condition limitation applies to sickness benefits, including pregnancy.
- No sickness waiting period applies. The Base and Enhanced Plans have no pre-existing condition limitation; the Premium Plan has a six-month look-back and 12-month exclusion period for new entrants, subject to takeover provisions and state variations.

Covered Benefit	Base Plan	Enhanced Plan	Premium Plan
Hospital Benefits			
Hospital admission	$500	$1,000	$1,500
Additional ICU admission	$500	$1,000	$1,500
Hospital confinement (per day)	$100	$200	$350
Additional ICU confinement (per day)	$100	$200	$350
Newborn nursery care (per day)	$100	$200	Not Covered
Additional Benefit			
Health Screening, Once per Calendar Year	$100	$100	$50
Biweekly Rates	**Base Plan**	**Enhanced Plan**	**Premium Plan**
Employee Only	$3.56	$7.14	$8.94
Employee + Spouse	$7.06	$13.96	$15.26
Employee + Child(ren)	$6.26	$12.96	$12.94
Employee + Family	$9.94	$19.56	$22.58

The benefits shown are a summary only and do not include all covered benefits, exclusions, or limitations. Please refer to your MetLife benefit summary and certificate of insurance for complete coverage details. If there is a discrepancy, the policy documents will govern.