

Hospital Indemnity Insurance

Effective June 1, 2025 – May 31, 2026

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

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You can enroll in voluntary benefits by logging in to **ADP TotalSource®** during new hire, annual open enrollment, and qualifying life event windows.

When there, select **Myself > Benefits > Enrollments**. Feel free to contact **ADP TotalSource** at **(844) 448-0325** with any questions you may have about how to elect voluntary coverages.

If you have questions about the benefits plans, contact MetLife directly at **(877) ADPTS01** or **(877) 237-8701** between the hours of 8 a.m. – 8 p.m. ET.

Hospital Indemnity Insurance Benefits

With MetLife Hospital Indemnity Insurance, you'll have a choice of two plans (called the "Low Plan" and the "High Plan") which provide lump sum cash payments for covered events¹ regardless of any other payments you may receive from your medical plan. Here are just some of the benefits/services, when a covered accident or illness puts you in the hospital.²

You are eligible to enroll in Hospital Indemnity Insurance coverage as long as you are Actively at Work³.

Insurance Rates

MetLife offers group rates and payroll deductions, so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Hospital Indemnity Insurance		Monthly Cost to You	
Coverage Options	Low Plan	High Plan	
Employee	\$10.49	\$20.87	
Employee & Spouse	\$16.03	\$32.17	
Employee & Child(ren)	\$19.95	\$40.06	
Employee & Spouse/Child(ren)	\$25.25	\$50.71	

Covered Benefits

Subcategory	Benefit Limits (applies to subcategory)	Benefit	Low Plan	High Plan
Hospital Benefits				
Admission Benefit ⁴	1 time per calendar year ⁵	Admission ⁵	\$1,000	\$1,500
		Intensive Care Unit (ICU) Supplemental Admission (Benefits paid concurrently with Admission Benefit when a Covered Person is admitted to ICU)	\$1,000	\$1,500
Confinement Benefit	365 days per calendar year ICU Supplemental Confinement will pay an additional benefit for 90 of those days	Confinement ⁶	\$200	\$400
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	\$400	\$800



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Subcategory	Benefit Limits (applies to subcategory)	Benefit	Low Plan	High Plan
Confinement Benefit for Newborn Nursery Care ⁷	2 day(s) per Confinement	Confinement Benefit for Newborn Nursery Care	\$100	\$200
Inpatient Rehabilitation Benefit	30 days per calendar year	Inpatient Rehabilitation (For Injury or Sickness)	\$100	\$200
Other Benefits				
Health Screening Benefit ⁸	1 time per calendar year per covered person	Health Screening	\$50	\$100
Lodging ⁹	30 days per calendar year	Lodging	\$100	\$200

*Any benefit(s) marked with an asterisk requires a prior Hospital Admission or Confinement.

Please contact MetLife for detailed definitions and state variations of covered benefits.

Additional Resources

Digital Estate Planning¹⁰

You have access to Digital Estate Planning services to create key estate planning documents online in as little as 15 minutes by answering a few simple questions. Documents include Last Will and Testament, Advance Healthcare Directive (Living Will), and Durable Financial Power of Attorney. Visit www.willscenter.com to get started.

MetLife VisionAccess¹¹

You will have access to the MetLife Vision Access discount program¹². The program provides a discount on eye exams, glasses and frames, and laser vision correction¹³ when visiting a participating private practice

Benefit Payment Example for Low and High Plans*

Susan has chest pains at home, and after contacting her doctor, she is instructed to head to her local hospital. Upon arrival, the doctor examines Susan and advises that she requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After two days in the Intensive Care Unit, Susan moves to a standard room and spends two 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 help cover these unexpected costs or in any other way Susan sees fit.

Covered Benefit ¹	Low Benefit Amount	High Benefit Amount
Regular Hospital Admission (1x)	\$1,000	\$1,500
ICU Supplemental Admission (1x)	\$1,000	\$1,500
ICU Supplemental Confinement (1 day)	\$200	\$400
Regular Hospital Confinement (3 total days)	\$600	\$1,200
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$2,800	\$4,600

*Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.



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You are not obligated to purchase any of the voluntary policies or services offered and you may explore other options including purchase of policies or services directly from an insurance company or provider. You should discuss your options with your financial advisor, attorney, accountant, or other professionals.

- ¹ Covered services/treatments must be the result of an accident or sickness as defined in the Certificate.
- ² "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please refer to your Certificate for details.
- ³ Actively at work means that you are performing the substantial and material duties of your own occupation for full pay. This must be done at your place of business, or a location to which such business requires you to travel.
- ⁴ 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.
- ⁵ If a covered person is readmitted within 90 days for the same or related sickness/injury for which we paid an Admission Benefit, we will treat the subsequent Confinement as a continuation of the previous Confinement and an additional Admission Benefit will not payable.
- ⁶ When the plan pays an Admission Benefit, the Confinement Benefit may begin to pay on Day 2.
- ⁷ Payable for the period of newborn confinement for a newborn child who is not sick or injured. The Newborn Confinement Period Begins Immediately following the child's birth.
- ⁸ The Health Screening Benefit may not be available in all states. In some states, the benefit is referred to as the Accident Prevention Screening Benefit.
- ⁹ The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least a certain number of miles from the insured's primary residence as defined in the certificate.
- ¹⁰ Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product. It is not available for individuals residing in any U.S. territory. Domestic partnerships are not currently supported; however, if you have supplemental life coverage and are in a domestic partnership, you may use a MetLife Legal Plans attorney for your planning needs. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.
- ¹¹ MetLife VisionAccess is a discount program and not an insured benefit. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. MetLife Vision Access is available to anyone regardless of affiliation with MetLife.
- ¹² Discount off retail. Not all providers participate in vision program discounts, including the member out-of-pocket features. Call your provider prior to scheduling an appointment to confirm if the discount and member out-of-pocket features are offered at that location. Discounts and member out-of-pocket are not insurance and subject to change without notice.
- ¹³ The VSP Choice network allows you to access discounted laser correction services. May not be available in all states or regions. Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. Additional savings on laser vision care is only available at participating locations. Not everyone will qualify for LASIK surgery. Results will vary. Please discuss outcomes with your eyecare provider.



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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.

