

# Get the facts about MetLife Hospital Indemnity Insurance

People get **sick** and have accidents. It happens all the time and sometimes requires a trip to the hospital.<sup>1</sup> Even with medical coverage, additional expenses can add up quickly.

## Recent studies have shown...



The average cost of a three-day hospital stay in the U.S. is:<sup>2</sup>

**\$30k**

With employee group rates, you can get MetLife Hospital Indemnity High Plan coverage for less than the monthly cost of ...



**a daily**  
cappuccino,  
medium cup<sup>3</sup>

## 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.

## 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 two days in the ICU, she moves to a standard room and spends two additional days recovering in the hospital.\**

This is a hypothetical example for informational purposes only.

Covered event <sup>5</sup>	Benefit amount <sup>4</sup>
<b>Admission<sup>6</sup></b> ICU Coverage (Sickness <sup>7</sup> )	\$2,500
<b>Confinement<sup>8</sup> for two days</b> ICU Coverage (Sickness)	\$600
<b>Confinement<sup>8</sup> for two days]</b> Hospital Coverage (Sickness)	\$600

**Luckily, Sarah has hospital indemnity insurance! She would get a lump-sum payment totaling \$3,700.<sup>4</sup>**

Benefits paid by MetLife Hospital Indemnity Insurance High Plan.



## Coverage that can help with unexpected expenses resulting from a hospitalization, regardless of what may or may not be covered under your medical plan.

### What you need to know about MetLife's Hospital Indemnity coverage<sup>5</sup>:

- You and your eligible family members are guaranteed coverage,<sup>9</sup> with 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.

**Employees may enroll during Annual Enrollment or New Hire/Life Event on L3Harris Benefits Enrollment Site.**

**Questions? Call MetLife Customer Service.**  
**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. Please consult your certificate for details..

2. HealthCare.gov "Why bother with health insurance?". <https://www.healthcare.gov/young-adults/ready-to-apply/> Accessed February 2025.

3. [https://www.numbeo.com/cost-of-living/country\\_result.jsp?country=United+States](https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States). Updated March 2025.

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

5. Covered services/treatments must be the result of an accident or sickness as defined in the certificate.

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 may be a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

8. When the plan pays an Admission Benefit, the Confinement Benefit may begin to pay 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.