



Why hospital indemnity insurance matters

Hospital stays can be pricey and often unexpected.¹ Studies show that the average cost of a three-day hospital stay in the U.S. is \$30,000.² Even quality healthcare plans don't cover all expenses, so taking steps to help protect yourself can make a big difference.

While in the hospital, you'll likely need various treatments, tests and therapies to get up and about again. Expenses like plan deductibles, co-pays for doctor visits and extra costs for out-of-network care can add up fast. Having help with the financial support you may need when the time comes means less worry for you and your family.

In addition, unexpected hospital bills can be difficult to manage when you lose your income or when your income becomes seriously reduced because of an injury or illness. Household expenses like mortgage or rent payments, car payments, childcare payments or household maintenance costs may become even harder to keep up with while you focus on recovering.



Help protect yourself, your family and your budget from the financial impact of a hospital stay.

How hospital indemnity insurance can help.

*"I was driving to work when I was hit by a large truck. My car was totaled, I was injured and an ambulance had to take me to the emergency room. I was admitted to the Intensive Care Unit and, after two days, moved to a standard room for five more days. I was then transferred for inpatient care at a rehab facility for a week. I was panicking about how I was going to pay my hospital, ambulance and other medical bills not covered by my health insurance. Luckily, the lump-sum payment I received from my hospital indemnity insurance helped me pay for those costs, plus other expenses like rent and groceries."**

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

Help supplement your healthcare coverage with MetLife Hospital Indemnity Insurance.

Receive benefit payments directly to help prevent financial stress.

How this coverage works

MetLife Hospital Indemnity Insurance can help safeguard your finances by providing you with a lump-sum benefit payment—one benefit payment all at once—when you or your family may need it most. A flat amount is usually paid for a hospital admission,³ with a per-day amount paid for your entire hospital stay.⁴

Best of all, the payment is made directly to you regardless of any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

Whatever you need while recovering from a hospital stay, Hospital Indemnity Insurance is there to help make life a little easier.

Your benefits in action

If you are admitted to the hospital, submitting a claim doesn't have to be difficult. Here's what to expect:



Visit **mybenefits.metlife.com** or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days.⁶ You only need one claim form per hospital admission, and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.



When it comes to hospital stays...



For less than the cost of your daily coffee,⁵ you can get coverage for you and your family.

Coverage that can be used to help pay for expenses associated with hospitalizations that may not be covered under your medical plan.

Supplement your healthcare coverage with MetLife Hospital Indemnity Insurance.

Benefit overview	Hospital Indemnity Insurance pays you benefits when confined to a hospital, whether for planned or unplanned reasons. ^{3,4}
Why is it needed?	This benefit may be used to supplement both health insurance and disability insurance if a covered incident causes you to have expenses that your health insurance doesn't cover regardless of any other insurance you may have—or causes you to lose income due to being out of work.
Who is covered?	<p>You can enroll both yourself and eligible family members. All you need to do is enroll during your enrollment period and be actively at work.</p> <ul style="list-style-type: none">• Employee only• Employee and eligible family members
Covered services	<p>This plan provides benefits for hospitalization due to accidents and sicknesses,⁷ such as:</p> <ul style="list-style-type: none">• Admission to a hospital^{3,4}• Hospital Stays <p>A flat amount is paid for the day that you're admitted to a hospital, and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay or if your plan includes an admission benefit, confinement begins on day two.^{3,4}</p>
Guaranteed coverage	You and your family members are guaranteed ⁸ coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

Please see your Plan Summary for details.

Frequently asked questions

I have a medical plan at 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 services that just aren't covered, such as plan deductibles, co-pays and extra costs for out-of-network care. Having this extra financial support when the time comes may mean less worry for you and your loved ones.

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

- A. Yes. Your coverage is guaranteed,⁸** regardless of your health—you just need to be actively at work. There are no medical exams to take or health questions to answer, so the whole process might be easier than you first thought.

How much will coverage cost, and how do I pay for it?

- A. Hospital indemnity insurance may be more affordable than you think.** It's designed to be a way for you to supplement your healthcare plan. Exact rates can be found in the enrollment materials provided by your employer. **You pay premiums through payroll deductions,** so you don't have to worry about writing checks or missing payments.

When does my coverage begin?

- A. Your coverage starts on the effective date.** There are no waiting periods for it to begin.

Are benefits paid directly to me or my healthcare provider?

- A. Payments go directly to you,** not to doctors, hospitals or any other healthcare providers. And to make things even easier, the check is made payable to you. There's no need to coordinate with any other insurance you may have. Benefits are paid regardless of what your other insurance plans may cover.

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 so long as you continue paying your premiums.⁹

Is the claims process simple?

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

Enroll in Hospital Indemnity Insurance during the enrollment period.

Questions? Call UFCW Supplemental Benefits Hotline 844-808-8009

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. Why health insurance is important: protection from high medical costs. <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>. Accessed September 2022.
3. 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.
4. When plan includes an Admission Benefit, the Confinement begins on Day 2.
5. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States Accessed September 2022.
6. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim—no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.
7. Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
8. 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 in the Certificate. Some states require the insured to have
9. 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.

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 pre-existing 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.



**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.

Hospital Indemnity Insurance

Coverage to help with unexpected expenses, such as hospitalization expenses that may not be covered under your medical plan.

UFCW Region 1 North Eastern



Hospital Indemnity Insurance Benefits

With MetLife, you'll have access to a comprehensive plan which provides lump sum cash payments for covered events regardless of any other payments you may receive from your medical plan. Here are just some of the covered benefits/services, when an accident or illness puts you in the hospital.^A

Covered Benefits

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

Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	Benefit Amounts
Hospital Benefits			
		Admission ²	\$600
Admission Benefit	4 time(s) per calendar year ¹	ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU)	\$600
		Confinement ⁴	\$500
Confinement Benefit	31 days per confinement ³ ICU Supplemental Confinement will pay an additional benefit for 31 of those days	ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	\$500
Confinement Benefit for Newborn Nursery Care	3 day(s) per confinement	Confinement Benefit for Newborn Nursery Care ⁵	\$100
Inpatient Rehabilitation Benefit	15 days per calendar year	Inpatient Rehabilitation (For Injury or Sickness)	\$100
Surgery Benefits			
Inpatient Surgery Benefit*	1 time(s) per calendar year Requires administration of general anesthesia.	Inpatient Surgery	\$500
Outpatient Surgery Benefit	1 time(s) per calendar year	Outpatient Surgery (For Injury or Sickness)	\$250
Additional Care Benefits			
Ambulance Benefit	1 time(s) per calendar year	Air Ambulance Transport	\$1,000
		Ground Ambulance Transport	\$250
Diagnostic Procedure*	1 time(s) per calendar year	Diagnostic Procedure ⁶	\$100
Emergency Care	1 time(s) per calendar year	Emergency Room	\$75
Other Benefits			
Health Screening Benefit ⁷	1 time(s) per calendar year per covered person	Health Screening	\$100

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



Hospital Indemnity Insurance

Coverage to help with unexpected expenses, such as hospitalization expenses that may not be covered under your medical plan.

¹ If a covered person is readmitted within 90 days for the same or related sickness/injury for which we paid an Admission Benefit, an additional Admission Benefit is not payable.

² The admission Benefit for residents of ID will be increased to \$800 for plan design(s) Low because some benefits in this plan design are not available. See the Schedule of benefits in the ID certificate.

³ If a covered person is confined again within 90 days for the same or related sickness/injury, we will treat the subsequent confinement as a continuation of the previous confinement.

⁴ If the Admission Benefit is payable for a Confinement, the Confinement Benefit will begin to be payable the day after Admission.

⁵ Payable for the period of newborn confinement for a newborn child who is not sick or injured.

⁶ The Diagnostic Procedure Benefit is not payable during hospital confinement or while an inpatient in a rehabilitation facility.

⁷ In certain states, the Health Screening Benefit is provided by MetLife Consumer Services as a separate service and is not part of the insurance coverage. This does not impact the Health Screening Benefit's availability, cost, or the way in which the service is accessed. The covered health screenings are: Routine health check-up exam (annual physical exam), biopsies for cancer, blood chemistry panel, blood test to determine total cholesterol, blood test to determine triglycerides, bone marrow testing, breast MRI, breast ultrasound, breast sonogram, cancer antigen 15-3 blood test for breast cancer (CA 15-3), cancer antigen 125 blood test for ovarian cancer (CA 125), carcinoembryonic antigen blood test for colon cancer (CEA), carotid doppler, complete blood count (CBC), chest x-rays, clinical testicular exam, colonoscopy, coronavirus testing, dental exam, digital rectal exam (DRE), Doppler screening for cancer, Doppler screening for peripheral vascular disease, Echocardiogram, electrocardiogram (EKG), electroencephalogram (EEG), endoscopy, eye exam, fasting blood glucose test, fasting plasma glucose test, flexible sigmoidoscopy, hearing test, hemoccult stool specimen, hemoglobin A1C, human papillomavirus (HPV) vaccination, immunization, lipid panel, mammogram, oral cancer screening, pap smears or thin prep pap test, prostate-specific antigen (PSA) test, serum cholesterol test to determine LDL and HDL levels, serum protein electrophoresis, skin cancer biopsy, skin cancer screening, skin exam, stress test on bicycle or treadmill, successful completion of smoking cessation program, tests for sexually transmitted infections (STIs), thermography, two hour post-load plasma glucose test, ultrasounds for cancer detection, ultrasound screening of the abdominal aorta for abdominal aortic aneurysms and virtual colonoscopy.

Benefit Payment Example

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	Benefit Amount
Regular Hospital Admission (1x)	\$600
ICU Supplemental Admission (1x)	\$600
Regular Hospital Confinement (3 total days)	\$1,500
ICU Supplemental Confinement (1 day)	\$500
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$3,200

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

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage through your employer.

Q. Who is eligible to enroll for this Hospital Indemnity coverage?

A. You are eligible to enroll yourself and your eligible family members.^D You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective. Dependents to be enrolled may not be subject to a medical restriction as set forth in the Certificate. Some states require the insured to have medical coverage.

Q. How do I pay for my Hospital Indemnity coverage?

A. Premiums will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.



Hospital Indemnity Insurance

Coverage to help with unexpected expenses, such as hospitalization expenses that may not be covered under your medical plan.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you. You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer cancels the group policy and offers you similar coverage with a different insurance carrier.^E

Q. What is the coverage effective date?

A. The coverage effective date is October 1, 2026.

Q. Who do I call for assistance?

A. Please reach out to the UFCW Supplemental Benefits Hotline at 1 844-808-8009, Monday through Friday. The website is <https://ufcw-supplementalbenefits.com/>.

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 member rates are outlined below.

Hospital Indemnity Insurance

Coverage Options	Premium
Monthly Cost to You	
Member	\$30.16
Member & Spouse	\$59.32
Member & Child(ren)	\$50.83
Member & Spouse/Child(ren)	\$79.99

^A "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.

^C Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.

^D Coverage is guaranteed provided (1) the member 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 may apply to dependents serving in the armed forces or living overseas."

^E 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.

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