MetLife | Hospital Indemnity Insurance

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 hospital1. 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 around[2]: **$30k**

Consider this:

On my way to work, a large truck hit my car. The severity of the impact injured me and totaled my car. When police and medics arrived, they called for an ambulance, which immediately took me to the emergency room at a local hospital. Upon evaluation, doctors admitted me to the intensive care unit for close observation of trauma to my head and a fractured disc in my neck. After spending two days in the intensive care unit, I moved to a standard room and stayed there for five more days. Doctors then transferred me for inpatient care at a rehabilitation facility, where I stay for seven days.[4]

Luckily, I have hospital indemnity insurance! I would receive a lump-sum payment totaling $3,800.[5]

Benefits paid by MetLife Hospital Indemnity Insurance plan.

With competitive employee rates, you can get MetLife Hospital Indemnity coverage for less than the cost of ...

a daily coffee, medium cup[3]

Did you know?

Hospital indemnity insurance can help cover unexpected expenses resulting from a hospitalization, such as mortgage and tuition expenses that may not be covered by your medical plan.

Covered event[6]	Benefit amount[5]
ICU Admission[7]	$1,000
Confinement[7] (One day)*	$200
Hospital Confinement (Six total days)*	$1,200
Inpatient Rehab Unit (Seven days)	$1,400

*When the plan pays an Admission Benefit, the Confinement Benefit may begin to pay on Day 2.

Coverage to help with unexpected expenses resulting from a hospitalization, including those that may not be covered by your medical plan.

What you need to know about MetLife's Hospital Indemnity coverage[6]:

- You and your eligible family members are guaranteed coverage.[8] No medical exam and no hassle.
- Lump-sum payment can be used however you wish, including to help cover unexpected costs that result from a hospitalization.
- For your convenience, premiums will be automatically deducted from your paycheck.

Questions? Call MetLife Customer Support.
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. May 2025.
4. This is a hypothetical example for illustrative purposes only.
5. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
6. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate.
7. 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
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 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.

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