Facts & Stats

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

Recent studies have shown

42%

of all personal bankruptcies are a result of medical expenses. The study also reveals that 78% of those who filed had insurance.[1]

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

Breakfast out
3x per week,
Coffee with egg sandwich/platter

Monthly
gym membership

Based on average costs at national retail chains

Movie outing
for group of 4.
Tickets, drink, popcorn and candy

How it works

On his way to work, Bill's car is hit by a large truck on Highway 101. Due to the severity of the impact, the car is totaled and Bill is injured. When police and medics arrive at the scene of the accident, they call for an ambulance. Bill is immediately taken to the emergency room at a local hospital. Upon evaluation by the attending doctor, Bill is admitted to the Intensive Care Unit for close observation of trauma to his head and a fractured disk in his neck. After spending 2 days in the Intensive Care Unit he is moved to a standard room and stays there for 5 more days. Bill is then transferred for in-patient care at a rehabilitation facility. His stay there is 7 days.

Covered Event[2]	Benefit Amount[3]
ICU Admission	$1,000
ICU Confinement for 2 days	$400
Hospital Confinement for 5 days	$500
Inpatient Rehab Unit Confinement for 7 days	$700

Luckily Bill has hospital indemnity insurance! He would get a lump-sum payment totaling **$2,600**

Benefits paid by **MetLife Hospital Indemnity Insurance Plan**

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

- You and your eligible family members are guaranteed coverage.[4] No medical exam and no hassle.
- Lump-sum payment can be used to help cover unexpected costs that result from a hospitalization.
- For your convenience, premiums will be automatically deducted from your paycheck.

To learn more, call 1 800 GET-MET 8

MetLife

1. 10 Leading Causes of Bankruptcy, 2015 Clear Bankruptcy, LLC. http://www.clearbankruptcy.com/financial-literacy/10-leading-causes-of-bankruptcy.aspx Accessed May, 2015.
2. Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. See the Outline of Coverage for more detail.
3. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
4. 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.com

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. There is 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.

MetLife Services and Solutions, LLC | 200 Park Avenue | New York, NY 10166

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