Hospital Indemnity Insurance

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

Hospital Indemnity Insurance Benefits

With MetLife's Hospital Indemnity Insurance, you'll have a choice of three plans (called the "Low Plan", the "High Plan" and the "Highest Plan") which provide benefit payments for covered events regardless of any other insurance payments you may receive . Here are just some of the covered benefits/services[B], 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	Low Plan	High Plan	Highest Plan
Hospital Benefits					
Admission Benefit	4 time(s) per calendar year[1]	Admission	$1,000	$1,500	$2,500
		ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU)	$1,000	$1,500	$2,500
Confinement Benefit	31 days per confinement[3] ICU Supplemental Confinement will pay an additional benefit for 31 of those days Payable for sickness/injury or a healthy newborn child	Confinement[4]	$100	$200	$300
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	$100	$200	$300
Inpatient Rehabilitation Benefit	15 days per calendar year	Inpatient Rehabilitation (For Injury or Sickness)	$100	$200	$300
Observation Unit Benefit	4 time(s) per calendar year	Observation Unit Benefit	$100	$200	$300

[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.
[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.

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