MetLife | Hospital Care Insurance

THE DISTRICT
YSLETA INDEPENDENT SCHOOL DISTRICT

Help supplement your healthcare coverage with MetLife Hospital Care Insurance.

Receive benefit payments directly to help manage expenses.

Hospital[1] stays can be expensive. MetLife Hospital Care Insurance helps by supplementing your medical plan coverage. You'll receive a lump-sum payment[2] to use however you wish, including paying for things that your medical plan may not cover, such as deductibles, co-pays, out-of-network care and everyday living expenses. Hospital Care Insurance also provides a benefit in the event of a covered specialized care requirement, such as a stay in the intensive care unit (ICU).[3]

You asked.
We answered.

Why sign up for MetLife Hospital Care Insurance?
Find out with some FAQs

Am I eligible to enroll for this coverage?

A. Yes, you can enroll both yourself and eligible members of your household. All you need to do is enroll during the open enrollment period and be actively at work[5]. Some states require the insured to have medical coverage, and dependents may be subject to medical restrictions outlined in the Certificate.

I have a medical plan at work, so why do I need Hospital Care 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,[4] such as plan deductibles, co-pays, extra costs for out-of-network care or non-covered services. Many people aren't prepared to handle these extra costs, so having this coverage when the time comes may mean less worry for you and your family.

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

A. Yes. Your coverage is guaranteed[5] 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 Care insurance may supplement your healthcare plan in a more affordable and cost-effective way than you think. 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 any checks or missing payments.

Hospital Care insurance is designed to supplement your healthcare plan.

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 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. The amount you receive is paid regardless of any other insurance payment you might receive from other plans. You can spend the hospital care insurance payment however you like.

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—as long as you continue paying your premiums.[6]

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.[7]

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. Covered services/treatments must be the result of an accident or sickness as defined in the certificate.
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. There may be a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
5. 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 may apply to dependents serving in the armed forces or living overseas.
6. 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.
7. 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..

METLIFE'S HOSPITAL CARE 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 Care 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 or 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 Care Insurance are pending regulatory approval.

ADF# HI1814.17
L4887472[exp1027][All States and][All Territories]