

Hospital indemnity insurance: why is it important?

Hospital stays can be pricey and often unexpected. Since most health care plans don't cover all expenses, taking steps to help protect yourself can make a big difference.

Studies show that you can spend on average \$10,000 for a hospital stay in the U.S.¹ A good reason why having hospital indemnity insurance makes good financial sense.

While in the hospital, it's likely you'll need various treatments, tests, and therapies to get up and about again. These services can create out-of-pocket costs beyond what your medical plan may cover in addition to deductibles, copays, and expenses that come with out-of-network care.

Unexpected hospital bills are difficult to manage when you lose your income or it becomes seriously reduced. Household expenses like your mortgage, car payment, child care, or household maintenance may become even harder to keep up with while you focus on recovering.

With an average cost of \$10,000 per hospital stay in the U.S., having hospital indemnity insurance makes good financial sense.¹

How it works.

Hospital indemnity insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment—one convenient payment all at once—when you or your family need it most. The extra cash can help you focus on getting back on track — without worrying about finding the money to cover the costs of treatment. A flat amount is usually paid for a hospital admission and a per-day amount for your entire hospital stay.

And best of all, the payment is made directly to you, and is in addition to 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 make life a little easier.

Full-time associates can enroll in Workday during the open enrollment period from November 5-16, 2018 or within 31 days of a qualifying life event. As a new hire, enroll within 31 days of your hire date.



With MetLife Hospital Indemnity Insurance, you can take your coverage with you if you change jobs or retire.²



Enroll Nov 5-16, 2018.
Visit MyBelkBenefits.com to enroll.

For questions, please call MetLife at **1 800 GET-MET8** (1-800-438-6388)

Why should I enroll now?

- Competitive group rates
- Guaranteed acceptance³
- Easy payroll deduction
- Portable coverage so you can take it with you²

Hospital indemnity insurance helps you manage expenses if you or a loved one becomes unexpectedly hospitalized.

If you or a loved one is admitted to the hospital, this insurance helps cover the costs of care.

This plan provides benefits for hospitalization due to accidents and sicknesses⁴, like:

- Admission to a hospital
- Hospital stays
- Admission to an Intensive Care Unit
- Intensive Care Unit stays
- Inpatient Rehab Unit stays (accidents only)

Actual plan design and plan benefits may vary. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details on the coverage types, amounts and premium options under your plan.

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

1. Costs for Hospital Stays in the United States, 2011. HCUP Statistical Brief #168. December 2013. Agency for Healthcare Research and Quality, Rockville, MD. Accessed March 2017.
2. 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.
3. Coverage is guaranteed provided (1) the associate 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 medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.
4. There is a pre-existing exclusion for covered sicknesses. 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.

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. And, 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 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.

