

Hospital Indemnity Insurance

Helps pay expenses associated with hospitalizations such as those that may not be covered under your medical plan.

**Beecan Health
Co LLC**

Hospital Indemnity Insurance Benefits

With MetLife, you'll have a choice of two plans (called the Low Plan/High Plan) which provide lump sum cash payments for a covered event regardless of any other payments you may receive from your medical plan. Here are just some of the covered benefits/services, when an accident or illness puts you in the hospital.¹

Benefit Type ²	Low Plan MetLife Hospital Indemnity Insurance Pays YOU	High Plan MetLife Hospital Indemnity Insurance Pays YOU
Hospital Coverage (Accident)		
Admission ³ must occur within 180 days after the accident	\$500 per accident (non-Intensive Care Unit (ICU)) \$500 per accident (ICU)	\$1,000 per accident (non-ICU) \$1,000 per accident (ICU)
Confinement ³ must occur within 180 days after the accident	\$100 a day (non-ICU) for up to 31 days \$100 a day (ICU) for up to 31 days	\$200 a day (non-ICU) for up to 31 days \$200 a day (ICU) for up to 31 days
Inpatient Rehabilitation stay must occur immediately following hospital confinement and must occur within 365 days of accident ⁹	\$50 a day, up to 15 days per accident but no more than 30 days per calendar year	\$100 a day, up to 15 days per accident but no more than 30 days per calendar year
Admission Payable 1 time per calendar year	\$500 (non-ICU) \$500 (ICU)	\$1,000 (non-ICU) \$1,000 (ICU)
Confinement Paid per sickness	\$100 a day (non-ICU) for up to 31 days \$100 a day (ICU) for up to 31 days	\$200 a day (non-ICU) for up to 31 days \$200 a day (ICU) for up to 31 days
Health Screening (Wellness) ⁴ benefit provided if the covered insured takes one of the covered screening/prevention tests Payable 1x per calendar year	\$50	\$50



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Benefit Payment Example

Susan wakes up in the middle of the night experiencing chest pain. An ambulance takes her to the emergency room (ER) at a local hospital. Upon arrival, the ER doctor examines Susan and advises that she requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After one day in the Intensive Care Unit, Susan moves to a standard room and spends two additional days recovering in the hospital. Susan was released to her primary care physician for follow-up treatment and observation. Her primary doctor is now keeping a close watch over Susan's overall health. Depending on her health insurance, Susan's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Hospital Indemnity Insurance payments can be used to help cover these unexpected costs or to pay for any other expense the way that Susan chooses.

Covered Benefit ²	Benefit Amount
Admission — Intensive Care Unit Coverage (Sickness)	\$1,000
Confinement for 1 day — Intensive Care Unit Coverage (Sickness)	\$200
Confinement for 2 days — Hospital Coverage (Sickness)	\$400
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$1,600

Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

Supplemental Benefits

Health Screening Benefit⁵

MetLife will provide an annual benefit of \$50 per calendar year for taking one of the eligible screening/prevention measures. MetLife will pay only one health screening benefit per covered person per calendar year.

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage at mybenefits.metlife.com.

Q. Who is eligible to enroll for this Hospital Indemnity coverage?

A. You are eligible to enroll yourself and your eligible family members. You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective. Dependents to be enrolled may not be subject to a medical restriction as set forth in the Certificate. Some states require the insured to have medical coverage.⁶

Q. How do I pay for my Hospital Indemnity coverage?

A. Premiums will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you. You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.⁷

Q. Who do I call for assistance?

A. Contact a MetLife Customer Service Representative at 1-800-GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.