

## Hospital Indemnity Insurance

Effective June 1, 2025 – May 31, 2026

### **IMPORTANT: This is a fixed indemnity policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

### **Looking for comprehensive health insurance?**

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

### **Questions about this policy?**

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

## Hospital Indemnity Insurance Benefits



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Help supplement your healthcare coverage with Hospital Indemnity Insurance.

Receive benefit payments directly and use the funds however you wish.

\* Photos do not represent actual MetLife Customers

### Why do I need hospitalization coverage?

Unplanned hospital<sup>1</sup> stays can be expensive. Hospital Indemnity Insurance from MetLife can help improve your financial security by supplementing your medical plan coverage. You'll receive a lump-sum payment for a covered event<sup>2</sup> that you can use to pay for things regardless of what your medical plan may or may not cover, such as deductibles, co-pays, out-of-network care, even everyday living expenses. It also can provide a benefit payment for specialized care; for example, if you need to be in an intensive care unit (ICU).<sup>3</sup>

#### Q. When does my coverage begin?

A. Your coverage starts on the effective date of your coverage. There are no waiting periods for it to begin.

#### Q. Who is eligible to elect Hospital Indemnity coverage?

A. You are eligible to elect coverage for yourself and your eligible family members.<sup>4</sup> You need to elect coverage during your Enrollment Period and be actively at work for your coverage to be effective. Dependents may not be subject to a medical restriction as set forth in the Certificate. Some states require the insured to have medical coverage.

#### Q. How do I elect coverage for my Dependents?

A. When electing coverage, we require a few key details about your dependents. Please provide first name, last name, date of birth for your Spouse/Domestic Partner<sup>5</sup> and child(ren).<sup>6</sup> Please review these details during enrollment to ensure they are accurate.

#### Q. How does the payment work?

A. We make payments directly to you. The amount you receive is paid regardless of any other insurance you might have, and you can spend it however you like. You might use it to help pay for medical plan deductibles and copays, out-of-network care, or even for your family's everyday living expenses. Whatever you need while recovering from an accident or injury, Hospital Indemnity Insurance is there to help make life a little easier.

#### Q. I have a medical plan at work, so why do I need Hospital Indemnity 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 with extra expenses for services that just aren't covered such as plan deductibles, co-pays, extra costs for out-of-network care, or extra costs for non-covered services.

#### Q. Can I elect this coverage without having a medical exam?

A. Yes. Your Hospital Indemnity Insurance coverage is guaranteed<sup>7</sup>, regardless of your health. You just need to be actively at work to be covered. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you first thought.



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### Q. How much will Hospital Indemnity Insurance cost?

A. Hospital Indemnity Insurance may be more affordable than you think. It is designed to be an economical way to supplement your healthcare plan, regardless of any other insurance that you may have. Insurance rates are available in the Plan Summary.

### Q. How do I pay for my coverage?

A. Premiums are paid through payroll deductions or direct bill with MetLife.

### Q. If my employment status changes, can I take my coverage with me?

A. Yes, this coverage is portable, meaning you can take it wherever you go. 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.<sup>8</sup>

### Q. Who do I call for assistance?

A. You may reach MetLife directly at **877-ADPTS01** or **(877-237-8701)** and talk with a benefits consultant. Or visit our website: [mybenefits.metlife.com/ADPTotalSource](https://mybenefits.metlife.com/ADPTotalSource).

### Q. Is the claims process simple?

A. Yes. Once we've received all the required information, claims are generally processed within 10 business days.<sup>9</sup> You only need one claim form per admission or hospital stay and every claim is reviewed by a claims professional.

### Q. Do I need to designate a beneficiary?

A: Yes, please designate beneficiaries at <https://workforcenow.adp.com> or call (844) 448-0325 to speak with a MyLife Advisor if you need further assistance.

### Q. What happens if I do not make any changes during annual enrollment?

A. If you do not make changes during annual enrollment your coverage will default to your current coverage choices from the previous plan year. You may wish to review your coverage each year during annual enrollment to ensure it still fits your needs.

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You are not obligated to purchase any of the voluntary policies or services offered and you may explore other options including purchase of policies or services directly from an insurance company or provider. You should discuss your options with your financial advisor, attorney, accountant, or other professionals.

<sup>1</sup> "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.

<sup>2</sup> Covered services/treatments must be the result of an accident or sickness as defined in the Certificate.

<sup>3</sup> 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.

<sup>4</sup> Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

<sup>5</sup> Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

<sup>6</sup> Dependent Child coverage varies by state. Please contact MetLife for more information.

<sup>7</sup> 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.

<sup>8</sup> 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.

<sup>9</sup> 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 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. Prior hospital confinement may be required to receive certain benefits. There may be 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.

