

Hospital Indemnity Insurance

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

You can elect voluntary benefits by logging in to **ADP TotalSource**[®].

When there, select **Myself > Benefits > Enrollments**. Feel free to contact **ADP TotalSource** at **(844) 448-0325** with any questions you may have about how to elect voluntary coverages.

If you have questions about the benefits plans, contact MetLife directly at **(877) ADPTS01** or **(877) 237-8701** between the hours of 8 a.m. – 8 p.m. ET.

Hospital Indemnity Insurance Benefits

With MetLife, you'll have a choice of two comprehensive plans (called the "Low Plan" and the "High Plan") which provide lump sum cash payments for covered events regardless of any other payments you may receive from your medical plan. Here are just some of the covered benefits/services¹, when an accident or illness puts you in the hospital.²

You are eligible to elect Hospital Indemnity Insurance coverage as long as you are Actively at Work, working at least 15 hours per week. Commissions Only worksite employees who do not draw a salary or hourly wage from employer are not eligible for Voluntary Benefits offered through MetLife.

Covered Benefits

Subcategory	Benefit Limits (applies to subcategory)	Benefit	Low Plan	High Plan
Hospital Benefits				
Admission Benefit ³	5 times per calendar year ⁴	Admission ⁴	\$500	\$1,000
		Intensive Care Unit (ICU) Supplemental Admission (Benefits paid concurrently with Admission Benefit when a Covered Person is admitted to ICU)	\$500	\$1,000
Confinement Benefit ³	365 days per calendar year ICU Supplemental Confinement will pay an additional benefit for 365 of those days	Confinement ⁵	\$100	\$200
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement Benefit when a Covered Person is admitted in ICU)	\$100	\$200
Confinement Benefit for Newborn Nursery Care ⁶	2 day(s) per Confinement	Confinement Benefit for Newborn Nursery Care	\$25	\$50
Inpatient Rehabilitation Benefit ⁷	30 days per calendar year	Inpatient Rehabilitation (Covers both accidents and sicknesses.)	\$100	\$200
Other Benefits				
Health Screening Benefit ⁸	1 time per calendar year per covered person	Health Screening	\$50	\$100
Lodging ^{*,9}	30 days per calendar year	Lodging	\$100	\$200

*Any benefit(s) marked with an asterisk requires a prior Hospital Admission or Confinement.

Please contact MetLife for detailed definitions and state variations of covered benefits.

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Benefit Payment Example for Low and High Plans

Susan has chest pains at home, and after contacting her doctor, she is instructed to head to her local hospital. Upon arrival, the doctor examines Susan and advises that she requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After two days 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 help cover these unexpected costs or in any other way Susan sees fit.

Covered Benefit ⁷	Low Benefit Amount	High Benefit Amount
Regular Hospital Admission (1x)	\$500	\$1,000
ICU Supplemental Admission (1x)	\$500	\$1,000
ICU Supplemental Confinement (1 day)	\$100	\$200
Regular Hospital Confinement (3 total days)	\$300	\$600
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$1,400	\$2,800

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

Insurance Rates

MetLife offers group rates and payroll deductions, so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Hospital Indemnity Insurance

Coverage Options	Low Plan	High Plan
Monthly Cost to You		
Employee	\$13.99	\$27.83
Employee & Spouse	\$21.37	\$42.89
Employee & Child(ren)	\$28.00	\$56.23
Employee & Spouse/Child(ren)	\$35.44	\$71.17

MetLife AdvantagesSM

WillsCenter.com¹⁰

As an added benefit you will have access to MetLife's online will preparation services provided by SmartLegalForms to create a binding will, living will or assign a power of attorney.

MetLife VisionAccess¹¹

You will have access to the MetLife VisionAccess discount program. The program provides a discount on eye exams, glasses and frames, and laser vision correction when visiting a participating private practice.

MetLife AdvantagesSM availability may vary by state.



Hospital Indemnity Insurance

Questions & Answers

Q. Who is eligible to elect Hospital Indemnity coverage?

A. You are eligible to elect coverage for yourself and your eligible family members.¹² You need to elect coverage 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.

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, last name and date of birth for your spouse/partner and child(ren). Please review these details during enrollment to ensure they are accurate to ensure no coverage issues.

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 cancels the group policy and offers you similar coverage with a different insurance carrier.¹³

Q. Are there any other benefits payable under this Hospital Indemnity Insurance plan?

A. Yes. Early detection of a serious illness is important to your recovery. We provide you with an extra \$50 or \$100 annual benefit per calendar year when you see your physician for eligible health screenings⁸ or prevention measures.

Q. Who do I call for assistance?

A. Please call MetLife directly at 1-877-ADPTS01 (1-877-237-8701) and talk with a benefits consultant. Or visit our website: www.mybenefits.metlife.com/ADPTotalSource.

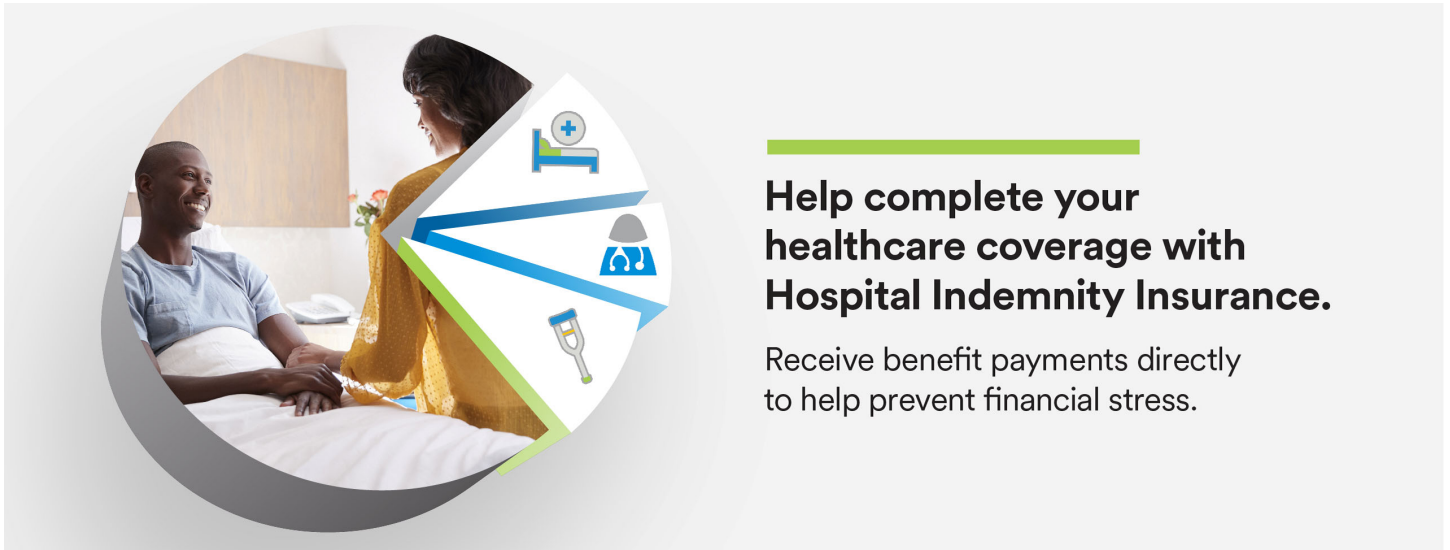
ADP TotalSource does not endorse this program or make any warranties or representations as to its quality or suitability. **ADP TotalSource** does not contribute to any policy or service offered under the program. **ADP TotalSource's** responsibilities are limited to those permitted by applicable law and regulations governing voluntary benefit programs, such as coordinating payroll deductions for premium payments. 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.

Hospital Indemnity Insurance

- ¹ Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
- ² Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
- 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 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.
- ⁵ If the Admission Benefit is payable for a Confinement, the Confinement Benefit will begin to be payable the day after Admission.
- ⁶ Payable for the period of newborn confinement for a newborn child who is not sick or injured.
- ⁷ Inpatient Rehabilitation Unit Benefit is standardly applied for covered Accidents only. It is available as an add-on for Sickness. The admission Benefit for residents of ID will be increase to \$575/\$1,175 for plan design(s) Low/High because some benefits in this plan design are not available. See the Schedule of benefits in the ID certificate. Inpatient Rehabilitation Unit Benefit is standardly applied for covered Accidents only. It is available as an add-on for Sickness.
- ⁸ The Health Screening Benefit is not available in all states. There is a separate mammogram benefit for MT residents and for cases sitused in CA and MT.
- ⁹ The Lodging Benefit is for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.
- ¹⁰ Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.
- ¹¹ MetLife Vision Access is a discount program and not an insured benefit. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. MetLife Vision Access is available to anyone regardless of affiliation with MetLife.
- ¹² 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.
- ¹³ 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.

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. 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 Indemnity Insurance are pending regulatory approval.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice.



Help complete your healthcare coverage with Hospital Indemnity Insurance.

Receive benefit payments directly to help prevent financial stress.

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Why do I need hospitalization coverage?

Unplanned hospital¹ 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 payment² for a covered event that you can use to pay for things that your medical plan may not cover, such as deductibles, co-pays, out-of-network care, even everyday living expenses. It also can provide payment for specialized care; for example, if you need to be in an intensive care unit (ICU).³

Q. How does the payment work?

A. We make payments directly to you. The amount you receive will be regardless of any other insurance you might have, and you can spend it however you like. You might use it to help pay for expenses such as medical plan deductibles and co-pays or for out-of-network care, or you might use it to pay for your family's everyday living expenses. Hospital indemnity insurance may help make life a little easier for whatever you need while recovering from an illness or accident.

Q. Am I eligible to elect Hospital Indemnity Insurance coverage?

A. Worksite Employees who meet eligibility requirements as defined in the certificate may elect coverage during the enrollment period as long as they are actively at work⁴ working at least 15 hours per week. If you are a Commission Only employee and do not draw a salary or hourly wage from employer, you are not eligible for voluntary benefits offered through MetLife.

Q. Can I elect coverage for my spouse/domestic partner and children⁵?

A. Yes, if you elect coverage for yourself, you may also choose to elect coverage your spouse/domestic partner and child(ren). When enrolling your spouse/domestic partner and/or children, you must provide their names, dates of birth, and social security numbers during enrollment. Please review these details during enrollment to ensure they are accurate to ensure no coverage issues.

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,⁴ regardless of your health. You just need to be actively at work. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you first thought.

Q. How much will Hospital Indemnity Insurance cost?

A. Hospital indemnity insurance may cost less than you think. It's designed to be a way for you to supplement your health care plan. Exact rates can be found in the enrollment materials provided by your employer.

Q. How do I pay for my coverage?

A. You pay premiums through payroll deductions, so you don't have to worry about writing any checks or missing payments.

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. Are benefits paid directly to me or my health care provider?

A. Payments go directly to you, not to the doctors, to the hospitals or to any 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 will be on top of any other insurance payment you might receive from other plans. You can spend the Hospital Indemnity Insurance payment however you like.

Q. 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. Your coverage will only end if you stop paying your premium⁶ or if your current employer chooses to cancel the group hospital indemnity insurance policy.

Q. 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 professional⁷.

Q. Are there any other benefits payable under this Hospital Indemnity Insurance plan?

A. Yes. Early detection of a serious illness is important to your recovery. We provide you with an extra \$50 or \$100 annual benefit per calendar year when you see your physician for eligible health screenings⁸ or prevention measures.

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. We recommend that you review your coverage each year during annual enrollment to ensure it still fits your needs.

ADP TotalSource does not endorse this program or make any warranties or representations as to its quality or suitability. **ADP TotalSource** does not contribute to any policy or service offered under the program. **ADP TotalSource's** responsibilities are limited to those permitted by applicable law and regulations governing voluntary benefit programs such as coordinating payroll deductions for premium payments. 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.

¹ 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.

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⁴ 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.

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

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.

⁸ The Health Screening Benefit is not available in all states. There is a separate mammogram benefit for MT residents and for cases situated in CA and MT.

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