

Hospital Indemnity Insurance Plan Summary

HOSPITAL INDEMNITY INSURANCE BENEFITS

With MetLife, you'll have a comprehensive plan which provides payments in addition to any other insurance payments you may receive. Here are just some of the covered benefits/services, when an accident or illness puts you in the hospital.^A

COVERED BENEFITS

| Hospital Benefits | | | |
|----------------------------------|--|---|-----------|
| Subcategory | Benefit Limits (Applies to Subcategory) | Benefit | High Plan |
| Admission Benefit | 1 time(s) per calendar year | Admission | \$1,000 |
| | | ICU Supplemental Admission ¹ | \$1,000 |
| Confinement Benefit | 15 days per year | Confinement ² | \$120 |
| | 15 days per year | ICU Supplemental Confinement ³ | \$120 |
| Inpatient Rehabilitation Benefit | 15 days per calendar year | Inpatient Rehabilitation ⁴ | \$200 |

¹ ICU Supplemental Admission Benefit is paid in addition to the Admission Benefit if the covered person is admitted to an Intensive Care Unit.

² If the Admission Benefit is payable for a Confinement, the Confinement Benefit will begin to be payable the day after Admission.

³ ICU Supplemental Confinement Benefit is paid for a day for which we pay a Confinement Benefit and the covered person is confined in an Intensive Care Unit.

⁴ Inpatient Rehabilitation Benefit is paid for treatment of an Injury or Sickness.

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

BENEFIT PAYMENT EXAMPLE FOR HIGH PLAN

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 2 days in the Intensive Care Unit, Susan moves to a standard room and spends 2 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 in any other way Susan sees fit.

| Covered Benefit ² | Benefit Amount ^B |
|---|-----------------------------|
| Regular Hospital Admission | \$1,000 |
| ICU Supplemental Admission | \$1,000 |
| Regular Hospital Confinement – 2 Days | \$240 |
| ICU Supplemental Confinement – 2 Days | \$480 |
| Benefits paid by MetLife Group Hospital Indemnity Insurance | \$ 2,720 |



QUESTIONS & ANSWERS

Who is eligible to enroll for this Hospital Indemnity coverage?

You are eligible to enroll yourself and your eligible family members.^C 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.

How do I pay for my Hospital Indemnity coverage?

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

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

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 or offers you similar coverage with a different insurance carrier.

Who do I call for assistance?

Please call MetLife directly at 1-800-GET-MET8 (1-800-438-6388) and talk with a benefits consultant. Or visit our website: mybenefits.metlife.com Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.

^A 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.

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

^C 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 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.

^D 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 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. 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.

