

## Facts & Stats



People get **sick** and have accidents. It happens all the time, sometimes requiring a trip to the hospital. Even with medical coverage, additional expenses can add up quickly.



Recent studies have shown

# 42%

of all personal bankruptcies are a result of medical expenses. The study also reveals that 78% of those who filed had insurance.<sup>1</sup>



Breakfast out  
**3x per week,**  
Coffee with egg  
sandwich/platter



**Monthly**  
gym membership

Based on average costs at national retail chains



**Movie outing**  
for group of 4.  
Tickets, drink, popcorn  
and candy

### How it works

Susan wakes up in the middle of the night experiencing chest pain. An ambulance takes her to the emergency room at a local hospital. Upon arrival, the doctor examines Susan and advises that she requires urgent by-pass surgery. When she comes out of surgery, she is admitted to the Intensive Care Unit for close observation. After 1 day in the Intensive Care Unit, Susan moves to a standard room and spends 2 additional days recovering in the hospital.



Covered Event <sup>2</sup>	Benefit Amount <sup>3</sup>
<b>Admission</b>	
Intensive Care Unit Coverage (Sickness)	<b>\$2,000</b>
<b>Confinement for 1 day</b>	
Intensive Care Unit Coverage (Sickness)	<b>\$240</b>
<b>Confinement for 2 days</b>	
Hospital Coverage (Sickness)	<b>\$240</b>

Luckily Susan has hospital indemnity insurance! She would get a lump-sum payment totaling **\$2,480**

### What you need to know about MetLife's Hospital Indemnity coverage:

- You and your eligible family members are guaranteed coverage.<sup>4</sup> No medical exam and no hassle.
- Lump-sum payment can be used to help cover unexpected costs that result from a hospitalization.
- For your convenience, premiums will be automatically deducted from your paycheck.

1. 10 Leading Causes of Bankruptcy, 2015 Clear Bankruptcy, LLC. <http://www.clearbankruptcy.com/financial-literacy/10-leading-causes-of-bankruptcy.aspx> Accessed May, 2015.
2. Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. See the Outline of Coverage for more detail.
3. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
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.

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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. 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.

