Hospital Indemnity Plan

MetLife's Hospital Indemnity coverage complements major medical plans, helping employees avoid using savings or borrowing for out-of-pocket costs. It provides financial protection for both inpatient and outpatient services, from routine care to catastrophic illnesses and accidents.

Benefits	Pro Plan	Master Plan
Hospital Admission	$1,000 per day *(max 4 per calendar year)*	$1,500 per day *(max 4 per calendar year)*
Daily Hospital Confinement	$200 per day *(max 365 days)*	$300 per day *(max 365 days)*
Daily Hospital Intensive Care	$1,000 per day *(max 4 per calendar year)*	$1,500 per day *(max 4 per calendar year)*
Hospital Emergency Room	$100 per day *(max 1 per calendar year)*	$125 per day *(max 1 per calendar year)*
Routine Childbirth	Covered	Covered
Inpatient Surgery	$500 per day *(max 1 per calendar year)*	$750 per day *(max 1 per calendar year)*
Outpatient Surgery	$250 per day *(max 1 per calendar year)*	$500 per day *(max 1 per calendar year)*
Anesthesia Services	$150 per day *(2 times per year)*	Up to $300 per day *(2 times per year)*
Diagnostic Procedure	$150 per day *(max 1 per calendar year)*	$200 per day *(max 90 per year)*
Outpatient Therapy	$20 per day *(max 5 per calendar year)*	$30 per day *(max 5 per calendar year)*
Lodging	$50 per day *(max 15 days per year)*	$50 per day *(max 15 days per year)*
Prescription Drugs	$20 per day *(max 5 per calendar year)*	$20 per day *(max 5 per calendar year)*

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Plan Features

- Covers both injuries and illness
- Includes admission and per-day hospital confinement benefits
- Benefits paid for confinement to intensive care
- Covers outpatient medical treatment received in an emergency room or physician's office
- Includes prescription drug, surgery, and anesthesia benefits
- Covers routine childbirth and complications of pregnancy
- No pre-existing condition limitation
- Guaranteed issue with no health questions

This benefits guide is intended to provide a brief description of benefits and subject to change. Please refer to the Summary of Benefits for each plan for a complete description of coverage and list of exclusions, limitations, terms and conditions.