



Why hospital indemnity insurance matters

Hospital¹ stays can be pricey and often unexpected. Studies show that the average cost of a three-day hospital stay in the U.S. is \$30,000.² Even quality healthcare plans don't cover all expenses, so taking steps to help protect yourself can make a big difference.

While in the hospital, you'll likely need various treatments, tests and therapies to get up and about again. Expenses like plan deductibles, co-pays for doctor visits and extra costs for out-of-network care can add up fast. Having help with the financial support you may need when the time comes means less worry for you and your family.

In addition, unexpected hospital bills can be difficult to manage when you lose your income or when your income becomes seriously reduced because of an injury or illness. Household expenses like mortgage or rent payments, car payments, childcare payments or household maintenance costs may become even harder to keep up with while you focus on recovering.



Help protect yourself, your family and your budget from the financial impact of a hospital stay.

How hospital indemnity insurance can help.

*"I was driving to work when I was hit by a large truck. My car was totaled, I was injured and an ambulance had to take me to the emergency room. I was admitted to the Intensive Care Unit and, after two days, moved to a standard room for five more days. I was then transferred for inpatient care at a rehab facility for a week. I was panicking about how I was going to pay my hospital, ambulance and other medical bills not covered by my health insurance. Luckily, the lump-sum payment I received from my hospital indemnity insurance helped me pay for those costs, plus other expenses like rent and groceries."**

* Benefit amount is based on sample plan design. Actual plan design and plan benefits may vary.

Help supplement your healthcare coverage with MetLife Hospital Indemnity Insurance.

Receive benefit payments directly to help prevent financial stress.

How this coverage works

MetLife Hospital Indemnity Insurance can help safeguard your finances by providing you with a lump-sum benefit payment—one benefit payment all at once—when you or your family may need it most. A flat amount is usually paid for a hospital admission,⁴ with a per-day amount paid for your entire hospital stay.⁵

Best of all, the payment is made directly to you regardless of any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

Whatever you need while recovering from a hospital stay, Hospital Indemnity Insurance is there to help make life a little easier.

Your benefits in action

If you are admitted to the hospital, submitting a claim doesn't have to be difficult. Here's what to expect:



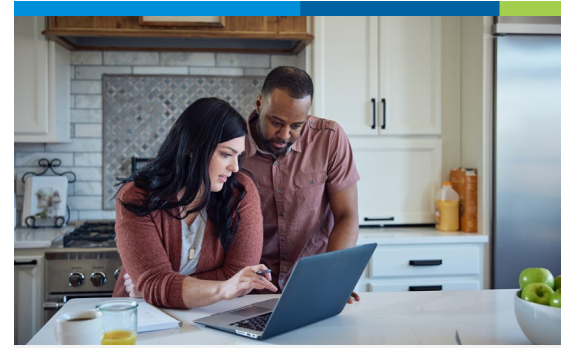
Visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days.⁷ You only need one claim form per hospital admission, and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.



When it comes to hospital stays...



For less than the cost of your daily coffee,⁶ you can get coverage for you and your family.

Coverage that can be used to help pay for expenses associated with hospitalizations that may not be covered under your medical plan.

Supplement your healthcare coverage with MetLife Hospital Indemnity Insurance.

Benefit overview	Hospital Indemnity Insurance pays you benefits when confined to a hospital, whether for planned or unplanned reasons. ⁴
Why is it needed?	This benefit may be used to supplement both health insurance and disability insurance if a covered incident causes you to have expenses that your health insurance doesn't cover regardless of any other insurance you may have—or causes you to lose income due to being out of work.
Who is covered?	Choose which plan best suits you: <ul style="list-style-type: none">• Employee• Employee + 1 Dependent• Employee + 2 or more Dependents
Covered services	<p>This plan provides benefits for hospitalization due to accidents and sicknesses,⁸ such as:</p> <ul style="list-style-type: none">• Admission to a Hospital⁴• Hospital Stays <p>A flat amount is paid for the day that you're admitted to a hospital, and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay or if your plan includes an admission benefit, confinement begins on Day 2.⁵</p> <p>Please see your Plan Summary for details.</p>
Guaranteed coverage	You and your family members are guaranteed ⁹ coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

Frequently asked questions

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 services that just aren't covered, such as plan deductibles, co-pays and extra costs for out-of-network care. Having this extra financial support when the time comes may mean less worry for you and your loved ones.

Can I enroll for this insurance without having a medical exam?

- A. Yes. Your coverage is guaranteed,⁹** regardless of your health—you just need to be actively at work. There are no medical exams to take or health questions to answer, so the whole process might be easier than you first thought.

How much will coverage cost, and how do I pay for it?

- A. Hospital indemnity insurance may be more affordable than you think.** It's designed to be a way for you to supplement your healthcare plan. Exact rates can be found in the enrollment materials provided by your employer. **You pay premiums through payroll deductions,** so you don't have to worry about writing checks or missing payments.

When does my coverage begin?

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

Are benefits paid directly to me or my healthcare provider?

- A. Payments go directly to you,** not to doctors, hospitals or 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. Benefits are paid regardless of what your other insurance plans may cover.

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 so long as you continue paying your premiums.¹⁰

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 professional.⁷

Enroll in Hospital Indemnity Insurance during annual enrollment.

Please see your Plan Summary for more information.

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.
2. Why health insurance is important: protection from high medical costs. <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>. Accessed September 2022.
3. Inpatient Rehabilitation Unit Benefit is standardly applied for covered Accidents only. It is available as an add-on for Sickness.
4. 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.
5. When plan includes an Admission Benefit, the Confinement begins on Day 2.
6. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States Accessed September 2022.
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. Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
9. 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.
10. 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 pre-existing 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. 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.



Hospital Indemnity Insurance for Children’s Hospital of Orange County

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

Hospital Indemnity Insurance Benefits

With MetLife, the plans provides 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/services^B, when an accident or illness puts you in the hospital.^A

Covered Benefits

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

Subcategory	Benefit Limits (applies to subcategory)	Benefit	MetLife Hospital Indemnity Insurance Pays YOU
Hospital Benefits (Accident or Sickness – 24 Hour Coverage)			
Admission Benefit	4 times per calendar year	Admission ¹	\$1,000
		Intensive Care Unit (ICU) Supplemental Admission (Benefits paid concurrently with Admission Benefit when Covered Person is admitted to ICU)	\$1,000
Confinement Benefit	31 days per calendar year	Confinement ²	\$100
	ICU Supplemental Confinement Benefit will pay an additional benefit for 31 of those days	ICU Supplemental Confinement (Benefits paid concurrently with Confinement Benefit when Covered Person is confined in ICU)	\$100
Newborn Confinement Benefit	2 days per Confinement	Newborn Confinement ³	\$50
Inpatient Rehabilitation Unit Benefit ⁴	30 days per calendar year	Inpatient Rehabilitation [for Injury or Sickness]	\$100
Other Benefits			
Health Screening Benefit ⁶	1 time per calendar year per covered person	Health Screening	\$50

¹ The Admission Benefit for residents of CT and ID will be increased to \$825/\$1,650 for plan design(s) Low/High and \$850/\$1,725 for plan design(s) Low/High, respectively, because some benefits in this plan design are not available. See the Schedule of benefits in the CT and ID certificate. 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.

² When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.

³ The Newborn Confinement Period Begins Immediately following the child's birth.

⁴ Benefit(s) that requires prior Admission or Confinement. Inpatient Rehabilitation Unit Benefit is standardly applied for covered Accidents only. It is available as an add-on for Sickness.

⁶ 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.



Hospital Indemnity Insurance for Children's Hospital of Orange County

Benefit Payment Example

The example below assumes Susan sought treatment at a group policyholder-designated facility and is therefore eligible for additional payment under the Benefit Supplement Rider.

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	Benefit Amount
Regular Hospital Admission (1x)	\$1,000
ICU Supplemental Admission (1x)	\$1,000
Regular Hospital Confinement (3 total days)	\$300
ICU Supplemental Confinement (1 day)	\$100
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$2,400

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

Questions & Answers

Q. Who is eligible to enroll for this Hospital Indemnity coverage?

A. 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.

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. ^D

Q. Who do I call for assistance?

A. Please call MetLife directly at 1-800-GET-MET8 (1-800-438-6388) and talk with a benefits consultant. Or visit our website: www.metlife.com/mybenefits

Hospital Indemnity Insurance for Children's Hospital of Orange County

^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 Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

^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 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."

^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.

General Disclaimer:

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.

Some services in connection with the coverage may be performed by our affiliate, MetLife Services and Solutions, LLC or by Transaction Applications Group, Inc. a wholly owned subsidiary of NTT Data Services, LLC. These service arrangements in no way alter Metropolitan Life Insurance Company's obligations. Coverage will continue to be administered in accordance with Metropolitan Life Insurance Company's policies and procedures.

Discover your Health Screening Benefits

Health screenings are an important part of managing your health.



That's why your **Hospital Indemnity Insurance** coverage from MetLife provides a Health Screening Benefit¹ (HSB) for covered screenings and tests. Now, everyone who's enrolled—you, your spouse, and dependent children²—can earn a benefit just for taking care of his or her health.



At least 42% of newly diagnosed cancers in colorectal cancer deaths in the U.S. could be prevented with recommended screenings.³



For women in their 40s and 50s, **annual mammogram screenings decrease breast cancer deaths.**⁴



Examples of covered screening and prevention tests may include **a blood test to determine total cholesterol, a blood test to determine triglycerides, an endoscopy**, or a colonoscopy. For a complete list of what's covered, please see a copy of your certificate.

Here's an example of how it works.

*Susan's doctor conducts a blood test to determine total cholesterol, which is one of the many screenings or tests covered by MetLife. Afterward, Susan contacts MetLife by calling 1-800-GET-MET8 to submit her HSB claim. All Susan needs to provide is her physician's name, phone number and address, plus the test and the date it was completed. A check for Susan's HSB benefit payment is on the way within a few business days once her claim is processed. It's that easy!**

*This is an example for illustrative purposes only.

Claiming your Health Screening Benefit (HSB) is as simple as 1-2-3.

- 1. Visit MyBenefits at www.metlife.com/mybenefits or call 1-800-GET-MET8 (800-438-6388) 8:00 am–8:00 pm EST.** You can also file a claim using the MetLife Mobile App!
- 2. Provide a few details**, including:
 - The name of the Insured, SSN or EEID, Group Name, Certificate Number
 - What date did you have your test?
 - What was the test you had completed?
- 3. Receive your \$50 HSB payment.** (If submitting via MyBenefits, payment can be made via EFT. Checks are typically issued within a few business days once your claim has been processed)

You can submit claims for your spouse and/or dependent children. No hard copy proof is ever required! Please refer to your certificate of coverage for details on the health screening benefit and which tests are applicable based on your coverage.

Add claiming your MetLife Health Screening Benefit to your annual good health to-do list.

For complete details, including covered screenings and tests, please see your insurance coverage certificate on the **MyBenefits** portal at www.metlife.com/mybenefits, or the **MetLife Mobile App**.

Questions? Call MetLife Customer Support.
1-800-GET-MET8 (1-800-438-6388)

1. [The Health Screening Benefit is not available in all states. For Texas situated policies and Texas residents covered under policies situated in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG). Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.]
2. Dependent Child coverage varies by state. Please contact MetLife for more information.
3. American Cancer Society. Cancer Facts & Figures 2022.
4. Mayo Clinic. Mammogram Guidelines: What Are They? Sandhya Pruthi, M.D. May 23, 2023. <http://www.mayoclinic.org/tests-procedures/mammogram/expert-answers/mammogram-guidelines/faq-20057759>.

Accident Insurance and Hospital Indemnity Insurance Disclaimer:

METLIFE'S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are 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 policies or their 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, if applicable. MetLife's Accident and Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. And, 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.

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.



Get the facts about MetLife Hospital Indemnity Insurance

People get **sick** and have **accidents**. It happens all the time and sometimes requires a trip to the hospital.¹ Even with medical coverage, additional expenses can add up quickly.

Did you know?

Hospital indemnity insurance can help cover unexpected expenses resulting from a hospitalization, such as those that may not be covered by your medical plan.

Recent studies have shown...



The average cost of a three-day hospital stay in the U.S. is²: **\$35k**

Consider this:

*Katie hasn't been feeling well. She developed a cough and was having difficulty breathing. She decided to go to the doctor and was diagnosed with pneumonia. She was admitted to the intensive care unit (ICU). After being there for ten days, she was released from the hospital, and she's now on her way to making a full recovery.**

*This is a hypothetical example for informational purposes only.



Covered event ⁴	Benefit amount ⁵
Admission⁶ ICU Coverage (Sickness) ⁷ (standard admission plus ICU)	\$2,000
Confinement⁷ for 10 days⁸ ICU Coverage (Sickness) ⁷ (standard admission plus ICU)	\$2,000

Luckily, I have MetLife Hospital Indemnity Insurance! I will get a lump-sum payment totaling \$4,000.⁵

In both cases, benefits are paid by MetLife Hospital Indemnity Insurance.

But with employee group rates, you can get MetLife Hospital Indemnity Insurance coverage for less than the cost of ...



A daily coffee, medium cup³

Consider this:

*After a healthy pregnancy, Kelley goes into labor right on time. She calls her doctor and heads to the hospital. She's checked into the hospital and delivers her first child on April 1, 2023. The childbirth is routine, with no complications for either her or her baby. After two days in the hospital, Kelley is on her way home with her baby, ready to start a new chapter in her life. Her hospital indemnity coverage, effective as of January 1, 2023, did not have a pre-existing conditions limitation and provided a lump-sum payment for her and her baby's hospital stays. The benefit, which she can spend as she wishes, will come in handy to help cover the extra expenses that arrived with the baby!**

Covered event ⁴	Benefit amount ⁵
Admission⁶	\$1,000
Confinement⁶ for one day*	\$100
Newborn Confinement⁶ for two days / (Newborn Nursery Care)	\$50
Confinement⁷ for two days Hospital Coverage (Sickness) ⁷	\$200

Luckily, I have MetLife Hospital Indemnity Insurance! I will get a lump-sum payment totaling \$1,350.⁵

Coverage to help with expenses resulting from a hospitalization, such as those that may not be covered under your medical plan.

What you need to know about MetLife's Hospital Indemnity coverage⁴:

- You and your eligible family members are guaranteed coverage⁹—no medical exam and no hassle.
- The lump-sum payment can be used as you see fit, such as to help cover costs that result from a hospitalization.
- Premiums will be automatically deducted from your paycheck.

Questions? Call MetLife Customer Service 1-800-GET-MET8 (1-800-438-6388)

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.
2. Hospital and Surgery Costs. <https://www.debt.org/medical/hospital-surgery-costs/> October 2021. Accessed February 2023.
3. Numbeo. Cost of Living in United States. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Accessed February 2023.
4. 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.
5. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
6. 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. 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.
7. There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
8. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.
9. 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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