MetLife | Hospital Indemnity Insurance

CIS
city county insurance services

Why Hospital Indemnity Insurance matters

Hospital[1] 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, it's likely you'll 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 are especially difficult to manage when you lose your income or when your income becomes seriously reduced because of an injury or illness. Household expenses like your 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. But luckily, my ***Hospital Indemnity Insurance*** *helped pay for those costs, plus other expenses like rent and groceries.**

Enroll in Hospital Indemnity Insurance during annual enrollment

Hospital Indemnity Insurance

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

Help complete your healthcare coverage with Hospital Indemnity Insurance.

Receive benefit payments directly to help prevent financial stress.

How this coverage works

Hospital Indemnity Insurance can help safeguard your finances by providing you with a lump-sum payment — one payment all at once — when you or your family may need it most. A flat amount is usually paid for a hospital admission[3] and a per-day amount for your entire hospital stay.

And best of all, the payment is made directly to you and is in addition to 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.

When it comes to hospital stays…

For less than the cost of your daily coffee,[4] you can get coverage for you and your family.

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 **mybenefits.metlife.com** 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.[5] 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.

Enroll in Hospital Indemnity Insurance during annual enrollment

Supplement your healthcare coverage with MetLife Hospital Indemnity Insurance.

Benefit overview	Hospital Indemnity Insurance pays you benefits when you are confined to a hospital, whether for planned or unplanned reasons.[3]
Why needed	This benefit may supplement both health insurance and disability insurance if a covered incident causes you to have expenses that your health insurance doesn't cover — or causes you to lose income due to being out of work.
Who is covered	You can choose a plan that best suits you and your family.
Covered services	This plan provides benefits for hospitalization due to accidents and sicknesses,[6] such as: • Admission to a hospital[3] • Hospital stays 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.
Cost of coverage	• Competitive group rates • Costs will be based on your coverage option and who you're covering under your plan.
Guaranteed coverage	You and your family members are guaranteed[7] coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

Please see your Plan Summary for more information.

Enroll in Hospital Indemnity Insurance during annual enrollment

Frequently Asked Questions

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

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

A. Yes. Your coverage is guaranteed,[7] 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 coverage cost and how do I pay for it?

A. Hospital Indemnity Insurance may cost less 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 any checks or missing payments.

Q. When does my coverage begin?

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

Q. Are benefits paid directly to me or my healthcare 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. Benefits are paid no matter what your other insurance plans may cover.

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 so long as you continue paying your premiums.[8]

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 professional.[5]

* This is a hypothetical example for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

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 July 2020.
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. Why the price of your morning coffee could get more expensive. https://www.marketwatch.com/story/why-your-latte-costs-nearly-5-despite-plummeting-coffee-bean-prices-2019-04-26. Published July 2019.
5. 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.
6. 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.
7. 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.
8. 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. 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.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

L0522022380[exp0223][All States][DC,GU,MP,PR,VI] © 2022 MetLife Services and Solutions, LLC

Enroll in Hospital Indemnity Insurance during annual enrollment

CIS Hospital Indemnity Insurance Plan Summary

HOSPITAL INDEMNITY INSURANCE BENEFITS

With MetLife, you'll have a comprehensive plan which provide 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[B]

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

Hospital Benefits			
Subcategory	**Benefit Limits (Applies to Subcategory)**	**Benefit**	**Benefit Amounts**
Admission Benefit	1 time(s) per calendar year	Admission	$1,000
		ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU)	$1,000
Confinement Benefit	15 days per calendar year ICU Supplemental Confinement will pay an additional benefit for 15 of those days	Confinement[2]	$100
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	$100
Newborn Confinement Benefit	2 day(s) per confinement	Newborn Confinement[3]	$50
Inpatient Rehabilitation Benefit*	15 days per calendar year	Inpatient Rehabilitation (For Injury Only)	$200
Other Benefits			
Health Screening Benefit	1 time(s) per calendar year per covered person	Health Screening	$50

*Benefit(s) that requires prior Admission or Confinement

[2] The Confinement Benefit will begin to be payable the day of Admission.
[3] The period of newborn confinement, immediately following the child's birth.

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

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
L1219520245[exp0621][All States][DC,GU,MP,PR,VI] © 2019 MetLife Services and Solutions, LLC

BENEFIT PAYMENT EXAMPLE FOR 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 from the hospital, and her primary doctor is now keeping a close watch over her 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 Hospital Indemnity Insurance payments can be used to help cover these unexpected costs or in any other way Susan sees fit.

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**

QUESTIONS & ANSWERS

How do I enroll?
Enroll for coverage at Employer website.

Who is eligible to enroll for this Hospital Indemnity coverage?
You are eligible to enroll yourself and your eligible family members.[D] 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 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 and offers you similar coverage with a different insurance carrier.[E]

What is the coverage effective date?
The coverage effective date is 1/1/2021.

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.

[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. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
[C] Benefit amount is based on a sample MetLife plan design. Plan design and plan benefits may vary.
[D] 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.
[E] 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.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
L1219520245[exp0621][All States][DC,GU,MP,PR,VI] © 2019 MetLife Services and Solutions, LLC
HI16

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.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
L1219520245[exp0621][All States][DC,GU,MP,PR,VI] © 2019 MetLife Services and Solutions, LLC

MetLife | Accident & Health

CIS
citycounty insurance services

Discover your Health Screening Benefits

Health screenings are an important part of managing your health. That's why your Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance coverage from MetLife provides a $50 Health Screening Benefit[1] (HSB) for covered screenings and tests. Now, everyone who's enrolled — you, your spouse, and dependent children — can earn a benefit just for taking care of his or her health.

At least 68% of the annual colorectal cancer deaths in the U.S. could be prevented with recommended screenings.[2]

For women in their 40s and 50s, **annual mammogram screenings decrease breast cancer deaths** by 15 to 29%.[3]

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!

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) 8am-8pm EST. Enter **CIS Trust** as the organization. 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 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.

1. For Accident Insurance and Hospital Indemnity Insurance only -- The Health Screening Benefit is not available in all states. For Texas sitused policies and Texas residents covered under policies sitused 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).The Health Screening Benefit is not available in all states. Covered screening measures vary by state. See your insurance certificate for details, including any applicable waiting periods. For Critical Illness Insurance only -- The Health Screening Benefit is not available in certain states. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.
2. Center for Disease Control and Prevention. Cancer, Colorectal. https://www.cdc.gov/cancer/colorectal/ Source date: February 17, 2022.
3. Mayo Clinic. Test and Procedures: Mammogram. Sandhya Pruthi, M.D. June 25, 2021. http://www.mayoclinic.org/tests-procedures/mammogram/expert-answers/mammogram-guidelines/faq-20057759

MetLife

MetLife

How To Register On MyBenefits

MyBenefits provides you with a personalized, integrated and secure view of your MetLife delivered benefits. You can take advantage of a number of self-service capabilities as well as easy to access information. As a first-time user, you will need to register on MyBenefits by following the steps outlined below:

Registration Process For MyBenefits:

STEP 1 – Provide A Group Name
Access MyBenefits at mybenefits.metlife.com. Enter **CIS Trust,** select it in the drop down and select 'Next'. Save this URL to access your MyBenefits account in the future.

STEP 2 – Register
Once you have selected **CIS Trust,** from the MyBenefits Home Page you will then select the 'Register' button.
Note – Current users will select 'Log In' and enter their username and password.

STEP 3 – Enter Authentication Information
The next screen will begin by entering your name, address, phone number, e-mail (required) and unique security identifiers to confirm your identity. You will then receive a security code, via email or text, that you will need to enter to continue the registration process.

STEP 4 – Establish Account Credentials
You will then be prompted to create a unique username and password for future access to MyBenefits, as well as choose and answer three identity verifications questions that will be used in the event you forget your password.

In addition to reading and agreeing to the Terms of Use, you will be asked to opt into electronic consent.

STEP 5 – Registration Is Complete
Once you have completed the process a 'congratulations' message window will display. You are now registered on MyBenefits! A registration confirmation email will be sent to the email address provided for your registration. You can immediately access your account information by selecting the 'Go To My Account' button within the congratulations window.

© 2020 MetLife Services & Solutions, LLC, 200 Park Avenue, New York, New York, 10166
All Rights Reserved. L0920008126[exp1121][All States]

MetLife Online Services capabilities may vary by product and may not be available to all customers. Please contact your MetLife representative for more information.