

HOSPITAL INDEMNITY



Hospital Indemnity insurance is coverage to help pay for hospitalization expenses that may not be covered under your medical plan. **This benefit is 100% the teammate's responsibility and offered through MetLife.**

Teammates will have a comprehensive plan which provides lump sum cash payments in addition to any other payments received from the medical plan.

Here are some of the covered benefits/services when an accident or illness puts you in the hospital:



Hospital Benefits			
Subcategory	Benefit Limits	Benefit	Benefit Amounts
Admission Benefit	1 time per calendar year	Admission	\$750
		ICU Supplemental Admission (Benefit paid concurrently with the confinement benefit when a Covered Person is admitted to ICU)	\$750
Confinement Benefit	15 days per calendar year ICU Supplemental Confinement will pay additional benefit for 15 of those days	Confinement ²	\$150
		ICU Supplemental Confinement (Benefit paid concurrently with the confinement benefit when a Covered Person is admitted to ICU)	\$150
Newborn Confinement Benefit	2 days per confinement	Newborn Confinements	\$38

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

³ The period of newborn confinement, immediately following the child's birth.

Coverage Tier	Pay Cycle: Semi-monthly
Teammate Only	\$8.87
Teammate + Spouse	\$13.91
Teammate + Child(ren)	\$13.03
Teammate + Family	\$18.07

Coverage is guaranteed provided (1) the teammate 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.