

**IMPORTANT: This is a fixed indemnity policy,
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Important Update

Tri-Agency Final Rules – Notice Requirement
MetLife Group Hospital Indemnity Insurance

Tri-Agency Final Rule Background

On March 28, 2024, the Departments of Labor, Treasury, and Health and Human Services (the “Tri-Agencies”) released final rules regarding Short-Term, Limited-Duration Insurance and Independent, Noncoordinated Excepted Benefits Coverage (heretofore referred to as “final rules”).

The final rules contain a new consumer notice requirement that impacts MetLife’s Group Hospital Indemnity product. Other products offered by MetLife are not impacted.

The Tri-Agencies state that the purpose of [the notice](#) is to make consumers “aware of the type of coverage they are purchasing, including the limitations of the coverage, and that it is not mistakenly purchased as an alternative or replacement for comprehensive coverage.”

Notice Requirement Details

The final rules require that “[t]he plan or issuer **displays prominently on the first page (in either paper or electronic form, including on a website) of any marketing, application, and enrollment materials that are provided to participants at or before the time participants are given the opportunity” to enroll or re-enroll in the coverage, in at least 14-point font, the language in the notice shown [here](#).**

The agencies define “prominently displayed” to include criteria such as:

- Using font colors that contrast with background to make it more visible.
- Not requiring that someone click on a link to view it.
- Not obscuring it with other text or graphics.

The final rules indicate that the requirement applies “[f]or plan years beginning on or after January 1, 2025”.

The final rules can be viewed [here online](#).

What is MetLife's Plan to Implement the Disclosure?

Beginning in July 2024:

- MetLife Implementation & Service Teams will be providing to our new and existing Group Hospital Indemnity customers the following:
 - An updated enrollment form with the disclosure added as a cover sheet to the first page, or, instruction for the customer to update their electronic enrollment platform with the disclosure.
 - An updated participant plan summary (marketing piece) with the disclosure added.
- MetLife will be contacting our third-party entity and administrator (TPE/TPA) partners to request them to update their electronic enrollment platform with the disclosure.
- ***MetLife is requesting that the notice be implemented in the above materials in time for open enrollment in advance of plan years January 1, 2025 and later.***

Prior to January 1, 2025:

- MetLife will have updated all other MetLife-managed marketing materials impacted by the final rules.

Please contact your MetLife representative with any questions.

[metlife.com](https://www.metlife.com)



Hospital Indemnity Insurance

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

**Morgan County
Board of Education**

Hospital Indemnity Insurance Benefits

With MetLife, you'll have a choice of two comprehensive plans (called the "Low Plan" and the "High Plan") which provide 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.

| Hospital Benefits | | | | |
|--|---|---|----------|-----------|
| Subcategory | Benefit Limits (Applies to Subcategory) | Benefit | Low Plan | High Plan |
| Admission Benefit | 4 time(s) per calendar year ¹ | Admission | \$500 | \$1,000 |
| | | ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU) | \$500 | \$1,000 |
| Confinement Benefit | 15 days per calendar year ICU Supplemental Confinement will pay an additional benefit for 15 of those days | Confinement ⁴ | \$100 | \$200 |
| | | ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU) | \$100 | \$200 |
| Confinement Benefit for Newborn Nursery Care | 2 day(s) per confinement | Confinement Benefit for Newborn Nursery Care ⁵ | \$25 | \$50 |
| Additional Care Benefits | | | | |
| Ambulance Benefit | 1 time(s) per calendar year | Ground Ambulance Transport | \$25 | \$50 |
| Emergency Care | 1 time(s) per calendar year | Emergency Room | \$50 | \$100 |
| Outpatient Therapy* | 5 time(s) per calendar year | Physical therapy | \$25 | \$50 |

*Any benefit(s) marked with an asterisk requires a prior Hospital Admission or Confinement.

¹ If a covered person is readmitted within 90 days for the same or related sickness/injury for which we paid an Admission Benefit, an additional Admission Benefit is not payable.

⁴ If the Admission Benefit is payable for a Confinement, the Confinement Benefit will begin to be payable the day after Admission.

⁵ Payable for the period of newborn confinement for a newborn child who is not sick or injured.



Hospital Indemnity Insurance

Benefit Payment Example for High 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 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 | High Benefit Amount |
|--|---------------------|
| Regular Hospital Admission (1x) | \$1,000 |
| ICU Supplemental Admission (1x) | \$1,000 |
| Regular Hospital Confinement (3 total days) | \$600 |
| ICU Supplemental Confinement (1 day) | \$200 |
| Benefits paid by MetLife Group Hospital Indemnity Insurance | \$2,800 |

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

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage through your human resources department.

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. What is the coverage effective date?

A. The coverage effective date is 01/01/2022.

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.



Hospital Indemnity Insurance

^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.

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.