

MetLife

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)



 Benefits paid for confinement to intensive care

confinement benefits

- 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.