



# Hospital Indemnity



## Facts & Stats



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

Recent studies have shown

**42%** of all personal bankruptcies are a result of medical expenses. The study also reveals that 78% of those who filed had insurance.

**With competitive employee rates, you can get monthly Hospital Indemnity Insurance coverage for less than the cost of...**



Breakfast out  
**3X PER WEEK,**  
Coffee with egg sandwich/platter



**MONTHLY**  
gym membership  
\*Based on average costs at national retail chains



**MOVIE OUTING**  
for group of 4 Tickets, drink, popcorn & candy

## How It Works

On his way to work, Bill's car is hit by a large truck on Highway 101. Due to the severity of the impact, the car is totaled and Bill is injured. When police and medics arrive at the scene of the accident, they call for an ambulance. Bill is immediately taken to the emergency room at a local hospital. Upon evaluation by the attending doctor, Bill is admitted to the Intensive Care Unit for close observation of trauma to his head and a fractured disk in his neck. After spending 2 days in the Intensive Care Unit he is moved to a standard room and stays there for 5 more days. Bill is then transferred for in-patient care at a rehabilitation facility. His stay there is 7 days.



| Covered Event                               | Benefit Amount |
|---|----------------|
| ICU Admission                               | \$1,000        |
| ICU Confinement for 2 days                  | \$400          |
| Hospital Confinement for 5 days             | \$500          |
| Inpatient Rehab Unit Confinement for 7 days | \$700          |

Luckily Bill has Hospital indemnity insurance! He would get a lump-sum payment totaling

# \$2,600

*Benefits paid by MetLife Accident Insurance High Plan*

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

- You and your eligible family members are guaranteed coverage. No medical exam and no hassle.
- Lump-sum payment can be used to help cover unexpected costs that result from a hospitalization.
- For your convenience, premiums will be automatically deducted from your paycheck.

For questions, please contact the Benefits team at [Benefits@gcpsk12.org](mailto:Benefits@gcpsk12.org).

## ACCIDENT, HOSPITAL INDEMNITY & CRITICAL ILLNESS

Search "MetLife" at iTunes App or Google Play.

- View your current coverage
- View coverage details
- View Claims status
- File a claim and upload documents

