

Hospital Indemnity Insurance Plan Summary

RETIREE MEMBER HOSPITAL INDEMNITY INSURANCE BENEFITS

With MetLife, you'll have a choice of two comprehensive plans 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 BENEFITS¹

Hospital Benefits				
Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	Low Plan	High Plan
Admission Benefit	1 time(s) per calendar year	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	365 days per year ICU Supplemental Confinement will pay an additional benefit for 15 of those days	Confinement ²	\$100	\$200
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	\$100	\$200

Limitations

Preexisting Condition

In most states there is a preexisting condition limitation for hospital sickness benefits. If advice, treatment or care was sought, recommended, prescribed or received during the twelve months prior to the effective date of coverage, we will not pay benefits if the sickness occurs during the first twelve months of coverage.

Benefit Reduction Due to Age

- Any benefit payable will be reduced by 25% of the amount listed for that benefit in the Schedule if the Covered Person's Attained Age is 65 to 69.
- Any benefit payable will be reduced by 50% of the amount listed for that benefit in the Schedule if the Covered Person's Attained Age is 70 or older.

¹ Please contact your plan administrator for detailed definitions and state variations of covered benefits.

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



BENEFIT PAYMENT EXAMPLES 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 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 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 be used to help cover these unexpected costs or in any other way Susan sees fit.

Example #1: Under Age 65

Covered Benefit (Under Age 65)	Benefit Amount ^B
Regular Hospital Admission (Day 1)	\$1,000
ICU Supplemental Admission (Day 1)	\$1,000
Regular Hospital Confinement (Days 2,3,4 at \$200 each day)	\$600
ICU Supplemental Confinement (Day 2)	\$200
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$2,800

Example #2: Ages 65 - 69

Covered Benefit (Age 65 to 69 reduced by 25%)	Benefit Amount ^B	Benefit Amount Reduced by 25%
Regular Hospital Admission (Day 1)	\$1,000	\$750
ICU Supplemental Admission (Day 1)	\$1,000	\$750
Regular Hospital Confinement (Days 2,3,4 at \$200 each day)	\$600	\$450
ICU Supplemental Confinement (Day 2)	\$200	\$150
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$2,800	\$2,100



INSURANCE RATES

MetLife's Retired Member Hospital Indemnity Insurance rates are outlined below.

Coverage Options	Monthly Cost to You	
	Low Plan	High Plan
Member	\$28.12	\$55.67
Member & Spouse	\$58.22	\$115.30
Member & Child(ren)	\$37.62	\$74.48
Member & Spouse/Child(ren)	\$67.72	\$134.11

QUESTIONS & ANSWERS

Who is eligible to enroll in Hospital Indemnity coverage?

Retired California School Employees Association (CSEA) Members under age 65 are eligible to enroll for MetLife Hospital Indemnity Insurance coverage^c provided retirees and their spouse/domestic partner and dependent children are not subject to any medical restrictions as set forth on the enrollment form and in the Certificate.

How do I enroll?

Enroll for coverage by completing the application and returning it to: United Insurance Partners, 301 E. Colorado Blvd. Suite 200, Pasadena, CA 91101. Upon receiving your application your plan administrator will be contacting you to confirm rates and to set-up your premium payment options. You will be issued a Certificate when your premium is received and your application is approved.

What is the coverage effective date?

Your effective date will be documented in your Certificate.

When does coverage end?

Retiree member coverage ends when you are no longer: a CSEA Member, in an eligible class or paying the required premium. For details, please see your Certificate.

Who do I call for assistance?

For questions about the application process please contact United Insurance Partners at 1-833-426-2731 or email Don Gwizdalski at dgwizdalski@unitedagencies.com.

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

^C Coverage is guaranteed provided (1) the Retired Member is not subject to any medical restrictions as set forth on the enrollment form and Certificate 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.

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 is 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.

