

Optional 100% Employee Paid Hospital Indemnity Insurance Plan



The Diocese of Manchester will continue to offer Hospital Indemnity Insurance through MetLife that is 100% employee paid. Hospital Indemnity Insurance can help fill financial gaps caused by out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services. Payments are made directly to covered employees to spend as they choose.



Who is eligible for this Hospital Indemnity coverage?

Anyone enrolled in a Diocese medical plan. Premiums are paid by employees.

Where can I find more information about the covered benefits/services?

See the plan summary and you may contact MetLife Customer Service at **1-800-438-6388**.

What happens if my employment status changes? Can I take my coverage with me?

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 offers you similar coverage.

Hospital Indemnity Insurance Benefits

Here are just some of the covered benefits/services, when an accident or illness puts you or a covered dependent in the hospital.¹

Benefit Type ²	MetLife Hospital Indemnity Insurance Pays YOU
Hospital Coverage (Accident)	
Admission (must occur within 180 days after the accident)	\$500 per accident (non-ICU) \$1,000 per accident (ICU)
Confinement (must occur within 180 days after the accident)	\$100 a day (non-ICU) for up to 31 days \$200 a day (ICU) for up to 31 days
Inpatient Rehab (stay must occur immediately following hospital confinement and occur within 365 days of accident)	\$100 a day, up to 15 days per accident and 30 days per calendar year
Hospital Coverage (Sickness)	
Admission (payable 1x per calendar year)	\$500 (non-ICU) \$1,000 (ICU)
Confinement (paid per sickness)	\$100 a day (non-ICU) for up to 31 days \$200 a day (ICU) for up to 31 days
Other Benefits	
Health Screening (Wellness) ³ Benefit provided if the covered insured takes one of the covered screening/prevention tests (payable 1x per calendar year)	\$50

¹Hospital 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.

²Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

Hospital Indemnity Insurance Plan (continued)

How to Submit a Claim Online

Submitting a hospital Indemnity claim is as simple as 1-2-3:

1. Visit mybenefits.metlife.com to obtain a physician form.* (Or call 866-626-3705)
2. Answer some questions about the claim and attach completed physician form – the whole process takes just minutes!
3. Visit MyBenefits frequently to check claim status, letters and benefit payments.

*Note: Have the physician complete and sign the form. The claim cannot be processed without the physician form completed.

What Happens Next

A MetLife claims specialist will review your information, request any additional medical information from your doctor (if necessary), and notify you in writing of a claim decision.

MyBenefits: Quick and Easy Online Claim Submission

MyBenefits is the Employee Web Portal for MetLife group participants. Once Registered, employees can log in to:

- Submit a claim
- See claim status, history, and payments
- Set up direct deposit of benefits
- Read messages from MetLife
- Download Accident and Health forms



Employees can register at <http://mybenefits.metlife.com>



Download the MetLife app from the iTunes App Store or Google Play.



Before using the MetLife US App, you must register at www.metlife.com/mybenefits from a computer. Registration cannot be done from your mobile device.