

Hospital Indemnity Insurance

PREMIUMS	24 PAY PERIODS	12 PAY PERIODS
Employee	\$3.56	\$7.12
Employee + spouse	\$5.66	\$11.32
Employee + child(ren)	\$7.36	\$14.72
Family	\$9.52	\$19.04
TREATMENT FOR AN ACCIDENT		
In-patient hospital stay Confinement must occur within 180 days of the accident	Non-ICU: \$200 a day for up to 180 days ICU: \$400 a day for up to 30 days	
In-patient rehab Stays must occur immediately following hospital confinement and within 365 days of the accident or illness	\$100 a day, up to 15 days per accident and 30 days per calendar year	
TREATMENT FOR AN ILLNESS		
In-patient hospital stay Paid per sickness	Non-ICU: \$200 a day for up to 180 days per calendar year. ICU: \$400 a day for up to 30 days	

Hospital indemnity insurance provides a lump-sum benefit for hospitalization and associated treatment. Payments are made directly to you, and you may use the funds as you see fit.

- You and your covered family members receive a daily per-person benefit for each day of hospitalization due to an illness or injury — up to a total of 180 days beginning with the first day of a hospital stay.
- There is no coordination with other insurance benefits, so payments are made in addition to any other insurance you may have.
- There is no lifetime maximum benefit.
- A \$50 admission benefit is available 4 times per calendar year.
- There are no waiting periods for coverage.
- The plan is portable, meaning you can continue your coverage if you change jobs or retire.
- Substance abuse and mental health facilities are excluded from coverage. For a complete list of exclusions, please see the hospital indemnity insurance policy at the BHR website listed below.
- Premiums are made on an after-tax basis.

Questions? For more information on hospital indemnity insurance, go to <https://sd.gov/bhra>, visit metlife.com/southdakota, or call MetLife at 1.800.GET.MET8 (1.800.438.6388).