

HERITAGE BENEFITS

Hospital Indemnity Insurance

Voluntary Hospital Indemnity insurance is a new offering through Met Life. This benefit provides a lump sum benefit payment upon hospital admission or confinement. There are two options available, a low plan and a high plan.

Benefits are paid directly to you when you need it most. The benefits are paid even if medical insurance is paying 100% of the cost. Your cost is based on your selected tier of coverage. You can elect coverage based on employee only, Employee + Spouse, Employee + Children, or Family.

Below is a chart with the covered conditions, please see the Met Life Benefit Summary for information regarding limitations and exclusions. Please contact Met Life for detailed definitions and state variations of covered benefits. Please refer to Met Life summary for a comprehensive guide.

MONTHLY LOW PLAN RATE

- \$12.55** – Single Coverage
- \$21.68** – Employee + Spouse
- \$18.53** – Employee + Children
- \$27.67** – Family Coverage

MONTHLY HIGH PLAN RATE

- \$24.36** – Single Coverage
- \$42.11** – Employee + Spouse
- \$35.99** – Employee + Children
- \$53.73** – Family Coverage

Subcategory	Benefit Limits (Applies to Subcategory)	Benefit Limits (Applies to Subcategory)	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	15 days per calendar year ICU Supplemental Confinement will pay an additional benefit for 15 of those days	Confinement²	\$100	\$200
		ICU Supplemental Confinement Benefit paid concurrently with the confinement benefit when a covered Person is admitted to ICU	\$100	\$200
Newborn Confinement Benefit	2 day(s) per confinement	Newborn Confinement³	\$25	\$50