

Hospital Indemnity Insurance



The Hospital Indemnity Plan (HIP) is provided by MetLife.

- This plan provides a benefit for hospitalization and associated treatment.
- You and/or a covered family member receive a daily benefit of \$200 per person for each day of hospitalization because of an illness or injury – up to a total of 180 days beginning with the first day of a hospital stay. There is no lifetime maximum benefit.
- There is no coordination with other insurance benefits, so payments are made in addition to any other insurance you may have.
- There are no waiting periods for coverage.
- Employees are paid a lump sum benefit to use as they see fit.
- Substance abuse and mental health facilities are excluded from coverage. For a complete list of exclusions, please see the Hospital Indemnity Insurance policy at <https://benefits.sd.gov/HIP.aspx>.
- The Hospital Indemnity Insurance is portable through Continued Insurance with Premium Payment. This gives employees the ability to keep existing coverage when their employment status changes.

Coverage Level	Premiums 24 Pay Periods	Premiums 12 Pay Periods
Employee	\$4.19	\$8.38
Employee + Spouse	\$6.65	\$13.30
Employee + Child(ren)	\$8.66	\$17.32
Employee + Family	\$11.20	\$22.40

Premiums for coverage under the Hospital Indemnity Plan are made on an after tax basis.

Questions? Call MetLife at 800.GET.MET8 (800.438.6388).

Benefit	Employee	Spouse	Child(ren)
Hospital (1x daily benefits amount) for up to 180 days	\$200	\$200	\$200
Critical Care Unit (2x daily benefits amount) for up to 30 days	\$400	\$400	\$400
Rehabilitation Facility (0.5x daily benefits amount) for up to 30 days per calendar year	\$100	\$100	\$100

