MetLife | Hospital Indemnity Insurance



How to file a hospital indemnity claim

If you have a chronic health condition, planned procedure, or one of many other reasons for a hospital stay,[1] be sure to take care of yourself first. Then, easily file your claim at mybenefits.metlife.com

1 Gather necessary documents

Examples of documentation that would be helpful in approving your claim:

- UB-04 form
- Explanation of Benefits (EOB)
- Hospital ER discharge papers

Documents MUST include:

- Patient name
- Admission and discharge dates
- Diagnosis
- Room assignment (ICU/Non-ICU)

The MetLife Hospital Indemnity Insurance Claim Form includes more information on supporting documents and is available at mybenefits.metlife.com

2 File your claim

Choose the route that's comfortable for you:

- Visit mybenefits.metlife.com
  Go to the Claims Center to submit your claim online or to download/submit a claims form.
- Call MetLife at **866-626-3705**
  Request a claims form to submit it, along with your documents, via mail. (Mon – Fri, 8:00 am – 8:00 pm ET)

If you need to add services to a hospital indemnity claim already submitted, please add them to the original claim.

3 Receive your lump-sum cash benefit payment

Approved claims will be paid directly to you, 7 – 10 business days[2] after approval, and can be spent on anything from co-pays to food delivery.

What happens after my claim is submitted?

1. A MetLife claims specialist will review your information and reach out if additional documentation is needed.
2. A letter is sent confirming your claim submission.
3. Payments are received 7 – 10 business days after approval.[2]

We're here to answer any questions at 866-626-3705, (Mon – Fri, 8:00 am – 8:00 pm ET)

$2,883 is the average per-day hospital cost in the U.S.[3]

Read your Certificate of Insurance carefully

Before submitting, please review the covered services and benefits under your plan in your MetLife Certificate of Insurance.

Your Certificate of Insurance is available in Certificate Details on mybenefits.metlife.com

Your benefits info, online

Register at mybenefits.metlife.com to easily access:

- 24/7 claim filing
- Claim status, history, and payments
- Your Certificate of Insurance (Plan details)
- Direct deposit setup
- Notifications from MetLife
- Downloadable forms and more

Learn more by scanning the code or visiting:
mybenefits.metlife.com

1. "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.
2. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim — no missing information requiring additional follow-up with the subscriber. It generally takes 10 business days to process "clean" claims.
3. Hospital and Surgery Costs. https://www.debt.org/medical/hospital-surgery-costs/ March 2023.

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 may be a pre-existing 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 forms GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.

MetLife

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
© 2025 MetLife Services and Solutions, LLC

L4664643[exp0727][All States and][All Territories]