

2025 – 2026 Plan Summary Comparison

	Nevada System of Higher Education		State of Nevada	
Benefit Type ¹	Low Plan MetLife Hospital Indemnity Insurance Pays YOU	High Plan MetLife Hospital Indemnity Insurance Pays YOU	Low Plan MetLife Hospital Indemnity Insurance Pays YOU	High Plan MetLife Hospital Indemnity Insurance Pays YOU
Hospital ² Coverage (Accident)				
Admission ³	Must occur within 180 days after the accident		4 time(s) per calendar year	
	\$500 (non-Intensive Care Unit (ICU)) per accident	\$1,000 (non-ICU) per accident	\$500 (non-ICU)	\$1,000 (non-ICU)
	\$1,000 (ICU) per accident	\$2,000 (ICU) per accident	\$500 (ICU) Benefits are paid concurrently with Admission Benefit when Covered Person is admitted to ICU.	\$1,000 (ICU) Benefits are paid concurrently with Admission Benefit when Covered Person is admitted to ICU.
Confinement ³	Benefit begins the 2 nd day of Admission and must occur within 180 days after the accident		Benefit begins the same day as Admission. 31 days per Confinement; ICU Benefit will pay an additional benefit for 15 of those days	
	\$100 a day (non-ICU) — up to 31 days	\$200 a day (non-ICU) — up to 31 days	\$100 (non-ICU)	\$200 (non-ICU)
	\$200 a day (ICU) — up to 31 days	\$400 a day (ICU) — up to 31 days	\$100 (ICU) Benefits are paid concurrently with Confinement Benefit when Covered Person is admitted to ICU.	\$200 (ICU) Benefits are paid concurrently with Confinement Benefit when Covered Person is admitted to ICU.
Inpatient Rehabilitation	Stay must occur immediately following hospital confinement and must occur within 365 days of accident		15 days per calendar year	
	\$100 a day, up to 15 days per accident but no more than 30 days per calendar year	\$200 a day, up to 15 days per accident but no more than 30 days per calendar year	\$100	\$200
Hospital Coverage (Sickness) ⁴			Hospital Coverage (Sickness)	
Inpatient Rehabilitation	N/A	N/A	15 days per calendar year	
			\$100	\$200
Newborn Confinement Benefit ⁵	N/A	N/A	3 day(s) per Confinement	
			\$100	\$200
Treatment for Mental Illness, Drugs and/or Alcohol			Treatment for mental illness, alcoholism and/or drug addiction in a hospital or in an inpatient rehabilitation facility without prior hospitalization is covered. Injury or illness resulting from drug and alcohol misuse is covered, except driving under the influence.	

Benefit Type ¹	Nevada System of Higher Education		State of Nevada	
	Low Plan MetLife Hospital Indemnity Insurance Pays YOU	High Plan MetLife Hospital Indemnity Insurance Pays YOU	Low Plan MetLife Hospital Indemnity Insurance Pays YOU	High Plan MetLife Hospital Indemnity Insurance Pays YOU
Hospital Coverage (Sickness)⁴			Hospital Coverage (Sickness)	
Payable 1 time per calendar year			4 time(s) per calendar year	
Admission³	\$500 (non-ICU) \$1,000 (ICU)	\$1,000 (non-ICU) \$2,000 (ICU)	\$500 (non-ICU) \$500 (ICU) Benefits are paid concurrently with Admission Benefit when Covered Person is admitted to ICU.	\$1,000 (non-ICU) \$1,000 (ICU) Benefits are paid concurrently with Admission Benefit when Covered Person is admitted to ICU.
Paid per sickness; benefit begins the 2 nd day of Admission.			Benefit begins the same day as Admission. 31 days per Confinement; ICU Benefit will pay an additional benefit for 15 of those days	
Confinement³	\$100 a day (non-ICU) — up to 31 days \$200 a day (ICU) — up to 31 days	\$200 a day (non-ICU) — up to 31 days \$400 a day (ICU) — up to 31 days	\$100 (non-ICU) \$100 (ICU) Benefits are paid concurrently with Confinement Benefit when Covered Person is admitted to ICU.	\$200 (non-ICU) \$200 (ICU) Benefits are paid concurrently with Confinement Benefit when Covered Person is admitted to ICU.

Insurance Rates

MetLife offers group rates and payroll deduction, so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below:

MetLife Hospital Indemnity Insurance	Nevada System of Higher Education		State of Nevada	
	Monthly Cost to You		Monthly Cost to You	
Coverage Options	Low Plan	High Plan	Low Plan	High Plan
Employee	\$13.71	\$27.14	\$8.66	\$17.32
Employee + Spouse	\$22.43	\$43.96	\$14.60	\$29.20
Employee + Child(ren)	\$22.43	\$43.96	\$12.36	\$24.72
Employee + Spouse and Child(ren)	\$32.62	\$63.96	\$21.95	\$43.90



Important Information: This is not a complete listing of benefits or covered services/treatments. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

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1. Covered services/treatments must be the result of an accident or sickness as defined in the certificate.
 2. "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.
 3. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details. When the plan pays an Admission Benefit, the Confinement Benefit may begin to pay on Day 2.
 4. There may be a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
 5. Payable for the period of newborn confinement for a newborn child who is not sick or injured.

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 preexisting 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 form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.