

Important Update

Tri-Agency Final Rules – Notice Requirement
MetLife Group Hospital Indemnity Insurance

Tri-Agency Final Rule Background

On March 28, 2024, the Departments of Labor, Treasury, and Health and Human Services (the “Tri-Agencies”) released final rules regarding Short-Term, Limited-Duration Insurance and Independent, Noncoordinated Excepted Benefits Coverage (heretofore referred to as “final rules”).

The final rules contain a new consumer notice requirement that impacts MetLife’s Group Hospital Indemnity product. Other products offered by MetLife are not impacted.

The Tri-Agencies state that the purpose of [the notice](#) is to make consumers “aware of the type of coverage they are purchasing, including the limitations of the coverage, and that it is not mistakenly purchased as an alternative or replacement for comprehensive coverage.”

Notice Requirement Details

The final rules require that “[t]he plan or issuer **displays prominently on the first page (in either paper or electronic form, including on a website) of any marketing, application, and enrollment materials that are provided to participants at or before the time participants are given the opportunity” to enroll or re-enroll in the coverage, in at least 14-point font, the language in the notice shown [here](#).**

The agencies define “prominently displayed” to include criteria such as:

- Using font colors that contrast with background to make it more visible.
- Not requiring that someone click on a link to view it.
- Not obscuring it with other text or graphics.

The final rules indicate that the requirement applies “[f]or plan years beginning on or after January 1, 2025”.

The final rules can be viewed [here online](#).

What is MetLife's Plan to Implement the Disclosure?

Beginning in July 2024:

- MetLife Implementation & Service Teams will be providing to our new and existing Group Hospital Indemnity customers the following:
 - An updated enrollment form with the disclosure added as a cover sheet to the first page, or, instruction for the customer to update their electronic enrollment platform with the disclosure.
 - An updated participant plan summary (marketing piece) with the disclosure added.
- MetLife will be contacting our third-party entity and administrator (TPE/TPA) partners to request them to update their electronic enrollment platform with the disclosure.
- ***MetLife is requesting that the notice be implemented in the above materials in time for open enrollment in advance of plan years January 1, 2025 and later.***

Prior to January 1, 2025:

- MetLife will have updated all other MetLife-managed marketing materials impacted by the final rules.

Please contact your MetLife representative with any questions.

[metlife.com](https://www.metlife.com)

