

Accident Insurance Plan Summary

With MetLife, you'll have access to a comprehensive accident plan which provides payments in addition to any other insurance payments you may receive¹. Here are just some of the covered events/services².

Accidental Injury Benefits	Plan Benefits
Fracture Benefit*	\$200 – \$10,000 depending on the fracture and type of repair
Dislocation Benefit*	\$200 – \$10,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$100 – \$15,000 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$500
Coma Benefit	\$10,000
Laceration Benefit	\$75 – \$700 depending on length of cut and type of repair
Broken Tooth Benefit	Crown: \$300 Filling: \$50 Extraction: \$150
Eye Injury Benefit	\$400
Accident - Medical Services & Treatment Benefits	Plan Benefits
Ambulance Benefit	Ground: \$400 Air: \$1,250
Emergency Care Benefit	\$100 – \$200 depending on location of care
Non-Emergency Initial Care Benefit	\$100
Physician Follow-Up Visit Benefit	\$100
Therapy Services Benefit (including physical therapy)	\$50
Medical Testing Benefit	\$200
Medical Appliance Benefit	\$150 – \$1,000 depending on the appliance
Transportation Benefit	\$400
Pain Management Benefit (for epidural anesthesia)	\$100
Prosthetic Device Benefit	One device: \$1,000 More than one device: \$2,000
Modification Benefit	\$1,500
Blood/Plasma/Platelets Benefit	\$500
Surgical Repair Benefit	\$200 – \$2,000 depending on the type of surgery
Exploratory Surgery Benefit	\$200
Other Outpatient Surgery Benefit	\$400
Hospital Benefits*	Plan Benefits
Admission Benefit	\$1,500 for the day of admission
ICU Supplemental Admission Benefit	\$1,500 for the day of admission
Confinement Benefit (paid for up to 30 days per accident)	\$300 per day
ICU Supplemental Confinement Benefit (paid for up to 30 days per accident)	\$300 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$200 per day

* Notes Regarding Certain Benefits

- Fracture and Dislocation benefits– Chip fractures are paid at 25% of the applicable fracture benefit and partial dislocations are paid at 25% of the applicable dislocation benefit.
- Hospital Benefits– Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

Paralysis Benefit	Plan Benefits
Paralysis	\$20,000 - \$40,000 depending on number of limbs
Other Benefits	Plan Benefits
Health Screening Benefit (Wellness) ³ Provided if the covered insured takes one of the covered screening/prevention tests	\$50 payable 1 time per calendar year
Lodging Benefit* For a companion of a covered person who is hospitalized	\$200 per day (15 days per year)

* Notes Regarding Certain Benefits

- Lodging Benefit – The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

BENEFIT PAYMENT EXAMPLE

Kathy's daughter, Molly, plays soccer on the varsity high school team. During a recent game, she collided with an opposing player, was knocked unconscious and taken to the local emergency room by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, since Molly's face was very swollen. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown. Depending on her health insurance, Kathy's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife accident insurance payments can be used to help cover these unexpected costs.

Covered Event	Benefit Amount
Ambulance (ground)	\$400
Emergency Care	\$200
Physician Follow-Up (\$100 x 2)	\$200
Medical Testing	\$200
Concussion	\$500
Broken Tooth (repaired by crown)	\$300
Benefits paid by Accident Insurance	\$1,800

INSURANCE RATES

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

Accident Insurance Coverage Options	Cost to You	
	Monthly	Bi-Weekly
Employee	\$14.05	\$6.48
Employee & Spouse	\$28.10	\$12.97
Employee & Child(ren)	\$32.04	\$14.79
Employee & Spouse/Child(ren)	\$39.62	\$18.29

QUESTIONS & ANSWERS

Who is eligible to enroll for this accident coverage.

You are eligible to enroll yourself and your eligible family members.⁴ You need to enroll during your enrollment period and be actively at work for your coverage to be effective. There are coverage options for Employee Only, Employee + Spouse, Employee + Child(ren) and Employee + Spouse + Child(ren).

How do I pay for my accident coverage?

Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

What happens if my employment status changes? Can I take my coverage with me?

Yes, you can take your coverage with you.⁵ You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

Who do I call for assistance?

To learn more, contact MetLife at **1-800-GET-MET8** (1-800-438-6388), Monday through Friday from 8 a.m. to 8 p.m. ET.

- ¹ Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
- ² Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.
- ³ The Health Screening Benefit is not available in all states. For TX residents, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).
- ⁴ Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage.
- ⁵ Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

METLIFE'S ACCIDENT 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. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and 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 or contact MetLife.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

