

## Accident Insurance

Benefits that may help cover costs such as those not covered by your medical plan.

With MetLife, you'll have a plan that provides payment in addition to any other insurance payment you may receive. Here are just some of the covered events/services.<sup>1</sup>

Benefit Type	MetLife Accident Insurance Pays YOU
<b>Injuries</b>	
Fractures <sup>2</sup>	\$50 – \$4,000
Dislocations <sup>2</sup>	\$50 – \$3,000
Second- and Third- Degree Burns	\$50 – \$10,000
Concussions	\$200
Cuts/Lacerations	\$25 – \$200
Eye Injuries	\$125
<b>Medical Services &amp; Treatment<sup>1</sup></b>	
Ambulance	\$100 – \$500
Emergency Care	\$25 – \$100
Non-Emergency Care	\$25
Physician Follow-Up	\$50
Therapy Services (including physical therapy)	\$25
Medical Testing Benefit	\$100
Medical Appliances	\$75 – \$500
Inpatient Surgery	\$100 – \$1,000
<b>Hospital<sup>3</sup> Coverage (Accident)</b>	
Admission	\$500 (non-Intensive Care Unit (ICU)) – \$500 (ICU) per accident
Confinement	\$100 a day (non-ICU) – up to 365 days \$100 a day (ICU) – up to 31 days
Inpatient Rehabilitation (paid per accident)	\$100 a day, up to 15 days
<b>Other Benefits</b>	
Lodging <sup>4</sup> – Pays for lodging for companion up to 31 nights per calendar year	\$50 per night, up to 31 nights; up to \$1,500 in total lodging benefits available per calendar year



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### 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 (ER) 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 Group Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event <sup>1</sup>	Benefit Amount
Ambulance (ground)	\$100
Emergency Care	\$100
Physician Follow-Up (\$50 x 2)	\$100
Medical Testing	\$100
Concussion	\$200
Broken Tooth (repaired by crown)	\$75
<b>Benefits paid by MetLife Group Accident Insurance</b>	<b>\$675</b>

### Questions & Answers

**Q. Who is eligible to enroll for this accident coverage?**

**A. You are eligible to enroll yourself and your eligible family members!**<sup>5</sup> You need to enroll during your enrollment period and to be actively at work for your coverage to be effective.

**Q. How do I pay for my accident coverage?**

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

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

**A. Yes, you can take your coverage with you.**<sup>6</sup> 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.

**Q. Who do I call for assistance?**

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

### 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 team member rates are outlined below.

Accident insurance (24 hour on & off coverage)	
Coverage Options	Bi-weekly Cost to You
Team Member	\$2.53
Team Member + Spouse	\$5.37
Team Member + Child(ren)	\$5.49
Team Member + Spouse/Child(ren)	\$6.87



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<sup>1</sup> Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

<sup>2</sup> Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

<sup>3</sup> 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.

<sup>4</sup> 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 insured's primary residence.

<sup>5</sup> 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. Additional restrictions apply to dependents serving in the armed forces or living overseas. Children may be covered to age 26. There are benefit reductions that may begin at age 65.

<sup>6</sup> 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. There are benefit reductions that begin at age 65, if applicable. 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.

