

Accident Insurance Plan Summary

ACCIDENT INSURANCE BENEFITS

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

		Benefits	
Category	Subcategory	Benefits	
Accidental Injury Benefits	Fracture Benefit (Closed)	Face or Nose (except mandible or maxilla)	\$1,000
		Skull Fracture - depressed (except bones of face or nose)	\$3,000
		Skull Fracture - non depressed (except bones of face or nose)	\$2,000
		Lower Jaw, Mandible (except alveolar process)	\$500
		Upper Jaw, Maxilla (except alveolar process)	\$1,000
		Upper Arm between Elbow and Shoulder (humerus)	\$1,000
		Shoulder Blade (scapula), Collarbone (clavicle, sternum)	\$500
		Forearm (radius and/or ulna), Hand, Wrist (except fingers)	\$500
		Rib	\$500
		Finger, Toe	\$100
		Vertebrae, Body of (excluding vertebral processes)	\$2,000
		Vertebral Process	\$500
		Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)	\$2,000
		Hip, Thigh (femur)	\$3,000
		Coccyx	\$500
		Leg (tibia and/or fibula)	\$2,000
		Kneecap (patella)	\$500
	Ankle	\$500	
	Foot (except toes)	\$500	
	Chip Fracture	25%	
	Fracture Benefit (Open)	Face or Nose (except mandible or maxilla)	\$2,000
		Skull Fracture - depressed (except bones of face or nose)	\$6,000
		Skull Fracture - non depressed (except bones of face or nose)	\$4,000
		Lower Jaw, Mandible (except alveolar process)	\$1,000
		Upper Jaw, Maxilla (except alveolar process)	\$2,000
		Upper Arm between Elbow and Shoulder (humerus)	\$2,000
		Shoulder Blade (scapula), Collarbone (clavicle, sternum)	\$1,000
		Forearm (radius and/or ulna), Hand, Wrist (except fingers)	\$1,000
Rib		\$1,000	
Finger, Toe		\$200	
Vertebrae, Body of (excluding vertebral processes)		\$4,000	

ACCIDENT INSURANCE BENEFITS

Continued

Benefits			
Category	Subcategory	Benefits	
Accidental Injury Benefits	Fracture Benefit (Open)	Vertebral Process	\$1,000
		Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)	\$4,000
		Hip, Thigh (femur)	\$6,000
		Coccyx	\$1,000
		Leg (tibia and/or fibula)	\$4,000
		Kneecap (patella)	\$1,000
		Ankle	\$1,000
		Foot (except toes)	\$1,000
	Chip Fracture	25%	
	Dislocation Benefit (Closed)	Lower Jaw	\$500
		Collarbone (sternoclavicular)	\$1,000
		Collarbone (acromioclavicular and separation)	\$500
		Shoulder (glenohumeral)	\$500
		Rib	\$500
		Elbow	\$500
		Wrist	\$500
		Bone or Bones of the Hand (other than fingers)	\$500
		Hip	\$3,000
		Knee (except patella)	\$2,000
		Ankle - Bone or bones of the Foot (other than toes)	\$1,000
		One Toe or Finger	\$100
	Partial Dislocation	25%	
	Dislocation Benefit (Open)	Lower Jaw	\$1,000
		Collarbone (sternoclavicular)	\$2,000
		Collarbone (acromioclavicular and separation)	\$1,000
		Shoulder (glenohumeral)	\$1,000
		Rib	\$1,000
		Elbow	\$1,000
		Wrist	\$1,000
		Bone or Bones of the Hand (other than fingers)	\$1,000
		Hip	\$6,000
		Knee (except patella)	\$4,000
		Ankle - Bone or bones of the Foot (other than toes)	\$2,000
One Toe or Finger		\$200	
Partial Dislocation		25%	

ACCIDENT INSURANCE BENEFITS

Continued

Benefits			
Category	Subcategory	Benefits	
Accidental Injury	Burn Benefit	2nd Degree w/ less than 10% of surface skin burnt	\$100
		2nd Degree 10-25% surface skin burnt	\$200
		2nd Degree 25-35% surface skin burnt	\$500
		2nd Degree 35% or more of surface skin burnt	\$1,000
		3rd Degree w/ less than 10% of surface skin burnt	\$1,000
		3rd Degree 10-25% surface skin burnt	\$2,000
		3rd Degree 25-35% surface skin burnt	\$5,000
		3rd Degree 35% or more of surface skin burnt	\$10,000
	Skin Graft Benefit	Skin Graft for 2nd or 3rd Degree burn	50%
	Concussion Benefit	Concussion	\$400
	Coma Benefit	Coma	\$10,000
	Ruptured Disc	Surgical Repair Benefit	\$1,000
	Torn Cartilage in Knee	With surgical repair	\$750
		Exploratory Surgery without repair (Torn Cartilage)	\$150
	Laceration Benefit	Without repair by stiches	\$50
		Repaired by stiches but less than 2 inches long	\$100
		Repaired by stiches and 2-6 inches long	\$200
		Repaired by stiches and over 6 inches long	\$400
	Torn, Ruptured or Severed Tendon/Ligament/Rotator Cuff	Surgical repair: one tendon/ligament/rotator cuff	\$750
		Surgical repair: two or more tendons/ligaments/rotator cuffs	\$1,000
		Exploratory Surgery without repair	\$150
	Accidentally Broken Tooth Benefit	Crown	\$200
		Extraction	\$100
Filling		\$50	
Eye Injury	Eye Injury Benefit	\$300	

Benefits			
Category	Subcategory	Benefits	
Accident - Medical Treatment and Services Benefits	Ambulance	Air Benefit	\$750
		Ground Benefit	\$175
	Transportation	Transportation Benefit	\$300
	Emergency Care Benefit	Emergency Room	\$150
		Physician's Office	\$50
		Urgent Care	\$150
	Medical Testing	Medical Testing Benefit (X-Ray, MR/MRI, ultrasound, NCV, CT/CAT, EEG)	\$150
	Physician Follow-Up Visit Benefit	Visit Benefit	\$100
	Therapy Services	Cognitive Behavioral Therapy	\$50
		Occupational Therapy	\$50
Physical Therapy		\$50	
Vocational Therapy		\$50	
Accident - Medical Treatment and Services Benefits	Pain	Pain Management Benefit (for Epidural Anesthesia)	\$100
	Prosthetic Device Benefit	One Device Only	\$750
		More than One Device	\$1,500
	Medical Appliance Benefit	Brace	\$100
		Cane	\$100
		Crutches	\$100
		Walker - expected use < 1yr	\$200
	Medical Appliance Benefit	Walker - expected use >=1 yr	\$500
		Walking Boot	\$100
		Wheel chair or motorized scooter- expected use < 1yr	\$200
		Wheel chair or motorized scooter- expected use >=1yr	\$1,000
		Other medical device used for Mobility	\$100
Medical Appliance Benefit Limit	Limit for all Medical Appliances combined, per Covered Person, per Accident	\$1,000	
Blood/ Plasma/ Platelets	Blood Benefit	\$225	
Accident - Medical Treatment and Services Benefits	Inpatient Surgery Benefit	Cranial surgery	\$2,000
		Exploratory Surgery	\$200
		Hernia Repair	\$200
		Thoracic cavity or abdominal pelvic cavity surgery	\$2,000
	Outpatient Ambulatory Surgery Benefit	Outpatient Surgery Benefit	\$300
Accident - Hospital Benefits	Accident -Hospital Admission Benefit	Non- ICU Hospital Admission payable 1 time per Accident	\$750
		Intensive Care Unit Admission payable 1 time per Accident	\$750
	Accident - Hospital Confinement Benefit	Non- ICU Hospital Confinement is payable for up to 365 days per covered person (starting on day 1)	\$225
		ICU Accident Hospital Confinement is payable for up to 365 days per covered person (starting on day 1)	\$400
	Rehab	Inpatient Rehabilitation Benefit is payable for up to 15 days per covered person per accident, but not to exceed 30 days per calendar year.	\$200
Other Benefits	Health Screening	Health Screening Benefit	\$50
	Lodging	Lodging Benefit* is payable for up to 30 days per calendar year.	\$75

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 Group Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event ¹	Benefit Amount ⁸
Ambulance (ground)	\$175
Emergency Care	\$150
Physician Follow-Up (\$100 x 2)	\$200
Medical Testing	\$150
Concussion	\$400
Broken Tooth (repaired by crown)	\$200
Benefits paid by MetLife Group Accident Insurance	\$1,275

QUESTIONS & ANSWERS

Who is eligible to enroll for this accident coverage?

You are eligible to enroll yourself and your eligible family members!⁹ You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective.

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.¹⁰ 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?

Contact a MetLife Customer Service Representative at 1 800- GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.

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 Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

³ 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.

⁴ The Hospital Sickness benefit may not be available in the following states: NH, VT and WA. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

⁵ Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

⁶ 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.

⁷ The Health Screening Benefit is not available in all states. For Texas situated policies and Texas residents covered under policies situated in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).

⁸ Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

⁹ 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.

¹⁰ 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 is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident Insurance may be subject to benefit reductions that begin at age 65. And, 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 or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

