

Accident Insurance

Cypress-Fairbanks Independent School District

Benefits that may help cover costs regardless of what may or may not be covered by your medical plan.

Accident Insurance Benefits

With MetLife Accident Insurance, you'll have a choice of two plans (called the "Low Plan" and the "High Plan") that provide payments regardless of any other insurance payments you may receive¹. Here are just some of the covered events/services².

This plan provides protection 24 hours a day—while on or off the job.

Benefit Type ¹	Low Plan Benefits	High Plan Benefits
Accidental Injury Benefits		
Fracture* (depending on the fracture and type of repair)	\$350 – \$12,375	\$675 – \$10,350
Dislocation* (depending on the dislocation and type of repair)	\$225 – \$4,500	\$450 – \$9,000
Second- or Third- Degree Burn (depending on degree of burn and percentage of burnt skin)	\$1,000 – \$18,000	\$1,000 – \$27,000
Concussion	\$450	\$600
Coma	\$10,000	\$20,000
Laceration (depending on the length of the cut and type of repair)	\$25 – \$600	\$25 – \$600
Broken Tooth	Crown: \$225 / Filling: \$50 / Extraction: \$75	Crown: \$300 / Filling: \$100 / Extraction: \$100
Eye Injury	\$300	\$400
Accident - Medical Services & Treatment Benefits		
Ambulance	Ground: \$300 / Air: \$1,500	Ground: \$300 / Air: \$1,500
Emergency Care (depending on location of care)	\$150	\$200
Non-Emergency Initial Care	\$150	\$200
Physician Follow-Up	\$50	\$50
Therapy Services (including physical therapy)	\$25	\$35
Medical Testing	\$50 - \$150	\$75 - \$200
Medical Appliances (depending on the appliance)	\$100 – \$1,000	\$150 – \$1,250
Transportation	\$400	\$500
Benefit Type	Low Plan Benefits	High Plan Benefits
Pain Management (for epidural anesthesia)	\$100	\$150
Prosthetic Device	One device: \$750 More than one device: \$1,500	One device: \$1,500 More than one device: \$3,000
Blood/Plasma/Platelets	\$400	\$500



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Surgical Repair (depending on the type of surgery)	\$150-\$1,500	\$200-\$2,000
Exploratory Surgery	\$150	\$200
Other Outpatient Surgery	\$250	\$300
Hospital Benefits*		
Admission	\$1,000 for the day of admission	\$1,500 for the day of admission
Intensive Care Unit (ICU) Supplemental Admission	\$1,000 for the day of admission	\$1,500 for the day of admission
Confinement (paid for up to 15 days per accident)	\$200 per day	\$300 per day
ICU Supplemental Confinement (paid for up to 15 days per accident)	\$200 per day	\$300 per day
Inpatient Rehabilitation (paid for up to 15 days per accident)	\$100 per day	\$150 per day
Accidental Death Benefit		
Accidental Death Benefit*	\$25,000 - \$50,000 \$50,000 - \$100,000 for accidental death on common carrier*	\$50,000 - \$100,000 \$100,000 - \$200,000 for accidental death on common carrier*
Accidental Dismemberment, Functional Loss & Paralysis Benefits		
Dismemberment/Functional Loss (depending on the injury)	\$500 - \$10,000	\$1,000 - \$20,000
Paralysis (depending on the number of limbs)	\$2,500 - \$10,000	\$5,000 - \$20,000
Other Benefits		
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$200 per day	\$200 per day
Health Screening Benefit* Accident Prevention Screening Benefit* (Refer to Notes Regarding Certain Benefits for Health Screening Benefit/Accident Prevention Screening Benefit)	\$50 calendar year for completing one of the covered screenings/tests.	\$50 calendar year for completing one of the covered screenings/tests.
Child Care Benefit	\$50 for 5 days per accident; 10 days per calendar year.	\$50 for 5 days per accident; 10 days per calendar year.

Organized Sports Activity Injury Benefit Rider

This coverage includes an Organized Sports Activity Benefit Rider. The rider increases the amount payable under the Certificate for certain benefits by 25% for injuries resulting from an accident that occurred while participating as a player in an organized sports activity. The rider sets forth terms, conditions and limitations, including the covered persons to whom the rider applies.

* Notes Regarding Certain Benefits

- **Fracture and Dislocation benefits** – Chip fractures may be paid at a reduced percentage of the Fracture Benefit and partial dislocations may be paid at a reduced percentage of the Dislocation Benefit. show less
- **Hospital Benefits** – “Hospital” does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.
- 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.
- **Common Carrier Benefit** - Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply.
- **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 a certain number of miles from the insured’s primary residence as defined in the certificate. show less
- **Health Screening Benefit/Accident Prevention Screening Benefit** – The Health Screening Benefit may not be available in all states. In some states, the benefit is referred to as the Accident Prevention Screening Benefit. show less
- **Organized Sports Activity Injury Benefit Rider** – The rider is not available in all states. Proof of registration in an Organized Sports Activity in which an Accident occurred is required at time of claim. See your certificate for details.

Accident Insurance

Benefit Payment Example

Kathy's daughter, Molly, was riding her bike to school. On her way there she fell to the ground, was knocked unconscious, and was 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 ³	Benefit Amount
Ambulance (ground)	\$300
Emergency Care	\$200
Physician Follow-Up (\$50 x 2)	\$100
Medical Testing	\$200
Concussion	\$600
Broken Tooth (repaired by crown)	\$300
Benefits paid by MetLife Group Accident Insurance	\$1,700

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

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage at your Employer website.

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

A. You are eligible to enroll yourself and your eligible family members!⁴ 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.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.

Q. Who do I call for assistance?

A. 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. Or visit our website: mybenefits.metlife.com.

A. Please call MetLife directly at 1-855-JOIN-MET (1-855-564-6638), Monday through Friday from 8:00 a.m. to 8 p.m., EST and talk with a benefits consultant. Or visit our website: mybenefits.metlife.com.

¹ Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.

² Covered services/treatments must be the result of an accident or sickness as defined in the certificate.

³ Benefits and amounts are based on sample MetLife plan design. Plan design and plan benefits may vary.

⁴ Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

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. There are benefit reductions that being 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.