

Accident Insurance

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

**Spring Independent
School District**

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 is a summary of some of the covered events/services².

Benefit Type	Low Plan MetLife Accident Insurance Pays YOU	High Plan MetLife Accident Insurance Pays YOU
Injuries		
Fractures	\$50 - \$3000	\$100 - \$6000
Dislocations	\$50 - \$3000	\$100 - \$6000
Second and Third Degree Burns	\$50 - \$5000	\$100 - \$10000
Skin Graft Benefit	50% of Burn Benefit	50% of Burn Benefit
Concussions	\$200	\$400
Coma	\$5,000	\$10,000
Ruptured Disk with Surgical Repair Benefit	\$500	\$1,000
Torn Cartilage in Knee Benefit	\$500 or \$100	\$750 or \$150
Cuts/Lacerations	\$25 - \$200	\$50 - \$400
Torn/Ruptured/Severed Tendon/Ligament/Rotator Cuff Benefit	\$100 - \$750	\$150 - \$1000
Broken Tooth Benefit	\$25 - \$100	\$50 - \$200
Eye Injuries	\$200	\$300
Medical Services and Treatment		
Ambulance	\$750 or \$200	\$1000 or \$300
Emergency Care	\$25 - \$50	\$50 - \$100
Non-Emergency Care	\$25	\$50
Medical Testing Benefit	\$100	\$200
Physician Follow-Up	\$50	\$75
Transportation Benefit	\$200	\$400
Therapy Services (including physical therapy)	\$15	\$25
Pain Management Benefit for Epidural Anesthesia	\$50	\$100
Prosthetic Device Benefit- varies by type and number of devices	\$500 or \$1000	\$750 or \$1500
Medical Appliances	\$50 - \$500	\$100 - \$1000
Modification Benefit	\$500	\$1,000
Blood/Plasma/Platelets Benefit	\$300	\$400
Inpatient Surgery	\$100 - \$1000	\$200 - \$2000
Outpatient Ambulatory Surgery Benefit	\$150	\$300



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Hospital Coverage (Accident)		
Admission	\$1000 per accident	\$1000 per accident
Confinement (non-ICU confinement paid for up to 31 days. ICU confinement paid for 30 days.)	\$150 a day	\$225 a day
Inpatient Rehab (paid per accident)	\$100 a day, up to 15 days	\$200 a day, up to 15 days
Accidental Death		
Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown.	\$25000 \$75000 for common carrier	\$50000 \$150000 for common carrier
Dismemberment, Loss & Paralysis		
Dismemberment, Loss & Paralysis	\$250 - \$10000 per injury	\$500 - \$50000 per injury
Other Benefits		
Lodging - Pays for lodging for companion up to 31 nights per calendar year	\$100 per night, up to 31 nights; up to \$3100 in total lodging benefits available per calendar year	\$200 per night, up to 31 nights; up to \$6200 in total lodging benefits available per calendar year

* 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.

- 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.
- Accidental Death Benefit – The benefit amount will be reduced by the amount of any accidental dismemberment/functional loss/paralysis benefits and modification benefit paid for injuries sustained by the covered person in the same accident for which the accidental death benefit is being paid.
- 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.

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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	\$100
Physician Follow-Up (\$75 x 2)	\$150
Medical Testing	\$200
Concussion	\$400
Broken Tooth (repaired by crown)	\$200
Benefits paid by MetLife Group Accident Insurance	\$1,350

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

Questions & Answers

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.

Insurance Rates

Your employee rates are outlined below.

Accident Insurance Coverage Options	Monthly Cost to You	
	Low Plan	High Plan
Employee	\$6.70	\$11.75
Employee & Spouse	\$13.51	\$24.27
Employee & Child(ren)	\$13.56	\$24.14
Employee & Spouse/Child(ren)	\$17.02	\$29.94

¹ Covered services/treatments must be the result of an accident or sickness as defined in the certificate.

² Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.

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



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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. Additional restrictions may 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.

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 begin at age 65. 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.