

# Accident Insurance



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# What is Accident Insurance

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An accident can bring unexpected expenses

## Key Features

- **Coverage** for a wide variety of accidental injuries, including broken bones, concussions, dislocations<sup>A1</sup> and second- and third-degree burns<sup>A2</sup>
- **Payments made directly to you** to use as you choose
- **Supplement to your medical** insurance

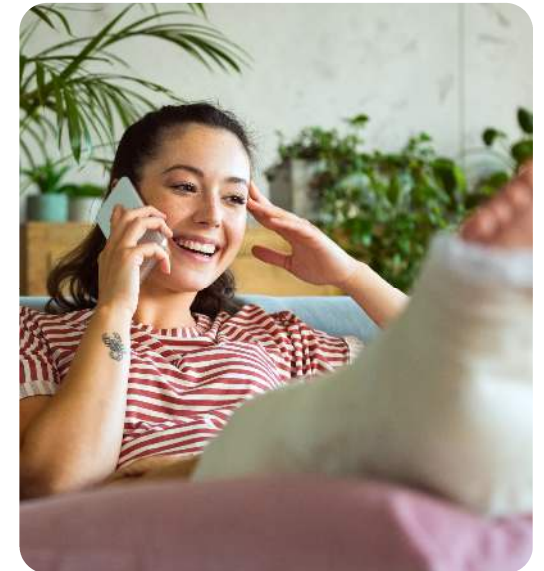
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## Plan Highlights

- **Over 150 covered conditions** including Injuries, Medical Services and Treatment, Hospitalization, Accidental Death, Dismemberment, Loss and Paralysis
- **Hassle-free claims process** with no waiting periods. You may have a choice of plans to fit your budget and specific needs



Provides a lump-sum payment when a covered person has medical services and treatments related to accidental injuries.



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# Over 150 Covered Events<sup>A2</sup>

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## Injuries

- Fractures/Dislocations<sup>A1</sup>
- Concussion
- Coma
- Ruptured Disc
- Torn Cartilage in Knee
- Cuts/Lacerations
- Torn/Ruptured/Severed Tendon/Ligament
- Broken Tooth

## Accidental Death

- Accidental Death
- Common Carrier<sup>A3</sup>



## Hospital<sup>A4</sup> – Accident

- Admission
- Confinement
- Admission – Intensive Care Unit (ICU)
- Confinement – ICU
- Inpatient Rehabilitation Unit

## Dismemberment, Loss & Paralysis

- Catastrophic Dismemberment
- Basic Dismemberment & Paralysis



## Medical Services & Treatments

- Air/Ground Ambulance
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation
- Therapy Services
- Pain Management
- Blood/Plasma/Platelets
- Inpatient Surgery
- Outpatient Ambulatory
- Surgery

## Additional Benefits

- Lodging<sup>A6</sup>
- Health Screening Benefit (Wellness)<sup>A7</sup>
- Child Care Benefit

# Accident Insurance

Covered conditions <sup>A2</sup>	Low Plan MetLife Accident Insurance pays you	High Plan MetLife Accident Insurance pays you
Injuries – 12 covered injury types	Ranging from <b>\$75 – \$18,000</b> per injury	Ranging from <b>\$25 – \$27,000</b> per injury
Medical services & treatment – 15 covered medical services & treatments	Ranging from <b>\$25 – \$1,500</b> per medical service/treatment	Ranging from <b>\$35 – \$1,500</b> per medical service/treatment
Hospital coverage <sup>A8</sup> (due to an Accident)	<b>\$1,000 (non-ICU) – \$1,000 (ICU)<sup>A9</sup></b> admission benefit per accident <b>\$200</b> per day (non-ICU) up to <b>15</b> days per accident <b>\$200</b> per day (ICU) confinement benefit up to <b>15</b> days per accident	<b>\$1,500 (non-ICU) – \$1,500 (ICU)<sup>A9</sup></b> admission benefit per accident <b>\$300</b> per day for non-ICU confinement up to <b>15</b> days per accident <b>\$300</b> per day for ICU confinement up to <b>15</b> days per accident
Dismemberment, loss & paralysis	<b>\$500 – \$10,000</b> per injury	<b>\$1,000 – \$20,000</b> per injury
Additional benefits – Lodging <sup>A6</sup>	<b>\$200</b> per day, up to 50 days per calendar year	<b>\$200</b> per night, up to 50 days per calendar year
Health screening benefit (wellness) <sup>A7</sup>	<b>\$50</b> (payable 1x per calendar year) per covered family member	<b>\$50</b> (payable 1x per calendar year) per covered family member
Child Care Benefit	<b>\$50</b> up to 5 days per accident	