

MetLife Accident Insurance Plan Summary

ACCIDENT INSURANCE BENEFITS

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

Benefit Type ¹	Low Plan MetLife Accident Insurance Pays YOU	High Plan MetLife Accident Insurance Pays YOU
Injuries		
Fractures ²	\$50 – \$3,000 ²	\$100 – \$6,000 ²
Dislocations ²	\$50 – \$3,000 ²	\$100 – \$6,000 ²
Burns	\$50 – \$5,000	\$100 – \$10,000
Concussions	\$200	\$400
Cuts/Lacerations	\$25 – \$200	\$50 – \$400
Eye Injuries	\$200	\$300
Medical Services & Treatment¹		
Ambulance	\$200 – \$750	\$300 – \$1,000
Emergency Care	\$25 – \$50	\$50 – \$100
Non-Emergency Care	\$25	\$50
Physician Follow-Up	\$50	\$75
Therapy Services (including physical therapy)	\$15	\$25
Medical Testing Benefit (including X-rays, MRIs and CT scans)	\$100	\$200
Medical Appliances	\$50 – \$500	\$100 – \$1,000
Inpatient Surgery	\$100 – \$1,000	\$200 – \$2,000
Hospital Coverage (Accident)		
Admission	\$500 – \$1,000 per accident	\$1,000 – \$2,000 per accident
Confinement (non-ICU confinement paid for up to 365 days. ICU confinement paid for 30 days)	\$100 [non-ICU] – \$200 [ICU] a day	\$200 [non-ICU] – \$400 [ICU] a day
Inpatient Rehab (paid per accident)	\$100 a day, up to 15 days Up to \$45,000 in total benefits available per accident	\$200 a day, up to 15 days Up to \$90,000 in total hospital benefits available per accident

Benefit Type ¹	Low Plan MetLife Accident Insurance Pays YOU	High Plan MetLife Accident Insurance Pays YOU
Accidental Death		
Employee receives 100% of amount shown, spouse/domestic partner receives 50% and children receive 20% of amount shown.	\$25,000 \$75,000 for common carrier ³	\$50,000 \$150,000 for common carrier ³
Dismemberment, Loss & Paralysis		
Dismemberment, Loss & Paralysis	\$250 – \$10,000 per injury	\$500 - \$50,000 per injury
Other Benefits – Lodging		
(pays for Lodging for companion up to 30 nights per calendar year)	\$100 per night, up to 30 nights; up to \$3,000 in total lodging benefits available per calendar year	\$200 per night, up to 30 nights; up to \$6,000 in total lodging benefits available per calendar year

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 ⁴
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

MONTHLY COST*

	Low Plan	High Plan
Employee Only	\$7.87	\$14.90
Employee + Spouse/Domestic Partner	\$11.89	\$22.50
Employee + Children	\$15.26	\$28.83
Employee + Spouse/Domestic Partner + Children	\$19.62	\$36.42

*Rates are subject to change. Please refer to the Outline of Coverage/Disclosure Document for more information including the exclusions and limitations which apply for coverage.

QUESTIONS & ANSWERS

Who is eligible to enroll for this accident coverage?

You and your eligible family members!⁵ You just need to enroll during your Enrollment Period and be actively at work for coverage to be effective.⁶

Is there a waiting period before my coverage begins?

No. Your accident coverage will be in force on the effective date of your coverage. There are no waiting periods to satisfy.

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. 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?

Please call MetLife directly at 1 800 GET-MET8 (1-800-438-6388) and talk with a benefits consultant. Individuals with a TTY may call 1-800-855-2880.

¹ Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See the outline of coverage for more details.

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

³ Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Outline of Coverage 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.

⁴ Benefit amount is based on a sample MetLife plan design. Plan design and plan benefits may vary.

⁵ Eligible Family Members means all persons eligible for coverage as defined in the certificate.

⁶ Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents 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.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition exclusion for hospital sickness benefits, if applicable. There are benefit reductions that begin at age 65. And, 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, New York. In certain states, availability of MetLife's Group Accident Insurance is pending regulatory approval. Insurance is pending regulatory approval.

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