

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	\$100 – \$6,000
Dislocations ²	\$50 – \$3,000	\$100 – \$6,000
Second and Third Degree Burns	\$50 – \$5,000	\$100 – \$10,000
Skin Graft Benefit	50% of Burn Benefit	50% of Burn Benefit
Concussions	\$200	\$400
Coma Benefit	\$5,000	\$10,000
Ruptured Disk with Surgical Repair Benefit	\$500	\$1,000
Torn Cartilage in Knee Benefit – with or without surgical repair	\$100 or \$500	\$150 or \$750
Cuts/Lacerations	\$25 – \$200	\$50 – \$400
Torn/Ruptred/Severed Tendon/Ligament/Rotator Cuff Benefit	\$100-\$750	\$150-\$1,000
Broken Tooth Benefit	\$25-\$100	\$50-\$200
Eye Injuries	\$200	\$300
Medical Services & Treatment		
Ground Ambulance	\$200	\$300
Air Ambulance	\$750	\$1,000
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	\$500 or \$1,000	\$750 or \$1,500
Medical Appliances	\$50 – \$500	\$100 – \$1,000
Modification Benefit	\$500	\$1,000
Blood/Plasma/Platelets Benefit	\$300	\$400
Inpatient Surgery	\$100 – \$1,000	\$200 – \$2,000

Outpatient Ambulatory Surgery Benefit	\$150	\$300
Hospital³ Coverage (Accident)		
Admission	\$500 or \$1,000	\$1,000 or \$2,000
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	\$200 a day
Benefit Type¹	Low Plan MetLife Accident Insurance Pays YOU	High Plan MetLife Accident Insurance Pays YOU
Basic Accidental Death		
Employee	\$25,000	\$50,000
Spouse	\$12,500	\$25,000
Child(ren)	\$5,000	\$10,000
Accidental Death – Common Carrier Benefit		
Employee	\$75,000	\$150,000
Spouse	\$37,500	\$75,000
Child(ren)	\$15,000	\$30,000
Dismemberment, Loss & Paralysis		
Basic Dismemberment Benefit	\$250 – \$2,500	\$500 - \$10,000
Catastrophic Dismemberment/Functional Loss Benefit	\$10,000	\$50,000
Paralysis Benefit	\$5,000 or \$10,000	\$25,000 or \$50,000
Other Benefits		
Lodging – for accompanying companion's lodging more than 50 miles from the insured's primary residence during insured's hospitalization due to an accident	\$100 per day	\$200 per day

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)	\$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

INSURANCE RATES

MetLife offers competitive group rates and convenient payroll deduction so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Rates – Low Plan

Type	Monthly
Employee	\$8.10
Employee + Spouse	\$12.23
Employee + Children	\$15.66
Employee + Spouse/Children	\$20.15

Rates – High Plan

Type	Monthly
Employee	\$15.40
Employee + Spouse	\$23.21
Employee + Children	\$29.71
Employee + Spouse/Children	\$38.22

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

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 Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

⁴ Not available in all states.

⁵ 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.

⁶ Provides a benefit for lodging 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. In most states where the benefit is available there is a one month waiting period for the Health Screening Benefit.

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.

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 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 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.

L0315413662[exp0516][All States]

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