




Group Accident Insurance

La Vernia ISD Cost and Benefit Summary

Rates - Low Plan

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

Rates - High Plan

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

Covered Benefits

All Benefits Must Relate to Injuries Sustained in an Accident
Please contact MetLife for detailed definitions and state variations of covered conditions.

Injuries	Low Plan	High Plan
Fracture Benefit - varies by type and number of broken bones Chip fractures paid at 25% of fracture benefit	\$50 - \$3,000	\$100 - \$6,000
Dislocation Benefit - varies by type and number of dislocations Partial dislocations paid at 25% of dislocation benefit	\$50 - \$3,000	\$100 - \$6,000
Burn Benefit (2nd and 3rd degree) - varies by type and severity of burns	\$50 - \$5,000	\$100 - \$10,000
Skin Graft Benefit	50% of Burn Benefit	50% of Burn Benefit
Concussion Benefit	\$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
Laceration (Cut) Benefit - varies by length of laceration (cut)	\$25 - \$200	\$50 - \$400
Torn/Ruptured/Severed Tendon/Ligament/Rotator Cuff Benefit - varies by type of medical or surgical treatments and number of injuries	\$100 - \$750	\$150 - \$1,000
Broken Tooth Benefit	\$25 - \$100	\$50 - \$200
Eye Injury Benefit	\$200	\$300
Medical Services and Treatment	Low Plan	High Plan
Ground Ambulance Benefit	\$200	\$300
Air Ambulance Benefit	\$750	\$1,000
Emergency Care Benefit - varies depending on location of care	\$25 - \$50	\$50 - \$100
Non-Emergency Care Benefit	\$25	\$50
Medical Testing Benefit - X-Ray, MR/MRI, ultrasound, NCV, CT/CAT, EEG	\$100	\$200
Physician Follow-up Benefit	\$50	\$75
Transportation Benefit - travel more than 50 miles for follow-up treatment	\$200	\$400
Therapy Services Benefit - covers six types of therapy services	\$15	\$25
Pain Management Benefit for Epidural Anesthesia	\$50	\$100
Prosthetic Device Benefit - varies by type and number of devices	\$500 or \$1,000	\$750 or \$1,500
Medical Appliance Benefit - varies by type and number of devices	\$50 - \$500	\$100 - \$1,000
Modification Benefit - primary home or vehicle	\$500	\$1,000
Blood/Plasma/Platelets Benefit	\$300	\$400
Inpatient Surgery Benefit - varies by type of surgery	\$100 - \$1,000	\$200 - \$2,000
Outpatient Ambulatory Surgery Benefit	\$150	\$300
Hospital Coverage (Accident)	Low Plan	High Plan
Hospital Admission Benefit - non-ICU or ICU admission	\$500 or \$1,000	\$1,000 or \$2,000
Hospital Confinement Benefit - non-ICU or ICU confinement	\$100 or \$200 per day	\$200 or \$400 per day
Inpatient Rehabilitation Unit Benefit	\$100 per day	\$200 per day
Accidental Death	Low Plan	High Plan
Basic Accidental Death Benefit		
- 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	Low Plan	High Plan
Basic Dismemberment Benefit	\$250 - \$2,500	\$500 - \$10,000
Catastrophic Dismemberment/Functional Loss Benefit	\$10,000	\$50,000
Paralysis Benefit - varies by type and severity of paralysis	\$5,000 or \$10,000	\$25,000 or \$50,000
Other Benefits - Lodging	Low Plan	High Plan
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

Accident Insurance

Why accident insurance makes sense

An accident can bring unexpected expenses.

Accident insurance can help you get back on your feet.

An accident can happen to anyone in the family — and with it can come unexpected expenses, not covered by medical insurance. You may want to consider Accident insurance if:

- You and your family have an active lifestyle.
- Your children play sports.
- Your medical plan has high deductibles or co-pays.

Accident insurance.

- Covers your family for a wide variety of accidental injuries including broken bones, concussions, dislocations and second and third degree burns.¹
- Provides a lump sum payment when a covered person has medical services and treatments related to accidental injuries, such as certain doctor visits, ambulance transportation, medical testing and physical therapy.¹

- Is a valuable complement to your medical insurance.
- Can help protect your savings from unexpected expenses, which could be substantial.
- Provides payment directly to you, that you can use any way you see fit.

It's easy.

- There are no waiting periods, and with a hassle-free claims process, you have less to worry about.
- You may have a choice of plans to fit your budget and specific needs.
- You can also take the coverage with you if you leave the company or retire.



Now that you know how **Accident Insurance** can help, take a few minutes to learn more and enroll today!

Please call: **1-800 GET-MET8 (1-800 438-6388)**

¹ For details and definitions of covered benefits, please review the Disclosure Statement or Outline of Coverage/Disclosure Document which will be available when you enroll for coverage.

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 may 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.