Accident Insurance

Benefits that may help cover costs regardless of what may or may not be covered by your medical plan.

Accident Insurance Benefits

With MetLife Accident Insurance, you'll have a plan that provides payments regardless of any other insurance payments you may receive[1]. Here are just some of the covered events/services[2].

This plan provides protection 24 hours a day—while on or off the job.

Benefit Type[1]	Plan Benefits	
Accidental Injury Benefits		
Fracture* (depending on the fracture and type of repair)	$750 – $12,000	
Dislocation* (depending on the dislocation and type of repair)	$500 – $12,000	
Second- or Third- Degree Burn (depending on degree of burn and percentage of burnt skin)	$150 – $20,000	
Concussion	$750	
Coma	$15,000	
Laceration (depending on the length of the cut and type of repair)	$100 – $800	
Broken Tooth	Crown: $400 / Filling: $75 / Extraction: $200	
Eye Injury	$500	
Accident - Medical Services & Treatment Benefits		
Ambulance	Ground: $500 / Air: $1,500	
Emergency Care (depending on location of care)	$125 – $300	
Non-Emergency Initial Care	$250	
Physician Follow-Up	$125	
Therapy Services (including physical therapy)	$65	
Medical Testing	$500	
Medical Appliances (depending on the appliance)	$200 – $1,250	
Transportation	$500	
Pain Management (for epidural anesthesia)	$125	
Prosthetic Device	One device: $2,500	More than one device: $5,000
Modification	$2,000	
Blood/Plasma/Platelets	$600	
Surgical Repair (depending on the type of surgery)	$250-$2,500	
Exploratory Surgery	$300	
Other Outpatient Surgery	$500	

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Hospital Benefits*	
Admission	$2,000 for the day of admission
Intensive Care Unit (ICU) Supplemental Admission	$2,000 for the day of admission
Confinement (paid for up to 15 days per accident)	$400 per day
ICU Supplemental Confinement (paid for up to 15 days per accident)	$400 per day
Inpatient Rehabilitation (paid for up to 15 days per accident)	$300 per day
Accidental Paralysis Benefits	
Paralysis (depending on the number of limbs)	$30,000 - $60,000
Other Benefits	
Lodging Benefit* - for a companion of a covered person who is hospitalized	$300 per day
Health Screening Benefit* Accident Prevention Screening Benefit* (Refer to Notes Regarding Certain Benefits for Health Screening Benefit/Accident Prevention Screening Benefit)	$75

Organized Sports Activity Injury Benefit Rider
This coverage includes an Organized Sports Activity Benefit Rider. The rider increases the amount payable under the Certificate for certain benefits by 25% for injuries resulting from an accident that occurred while participating as a player in an organized sports activity. The rider sets forth terms, conditions and limitations, including the covered persons to whom the rider applies.

*** 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. show less
- **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.
- **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. show less
- **Health Screening Benefit/Accident Prevention Screening Benefit –** The Health Screening Benefit may not be available in all states. In some states, the benefit is referred to as the Accident Prevention Screening Benefit. show less
- **Organized Sports Activity Injury Benefit Rider –** The rider is not available in all states. Proof of registration in an Organized Sports Activity in which an Accident occurred is required at time of claim. See your certificate for details.

Benefit Payment Example

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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)	**$500**
Emergency Care	**$300**
Physician Follow-Up ($125 x 2)	**$250**
Medical Testing	**$500**
Concussion	**$750**
Broken Tooth (repaired by crown)	**$400**
Benefits paid by MetLife Group Accident Insurance	**$2,700**

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

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage at www.voluntarybenefits-bny.com.

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.

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[1] Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.
[2] Covered services/treatments must be the result of an accident or sickness as defined in the certificate.
[3] Benefits and amounts are based on sample MetLife plan design. Plan design and plan benefits may vary.
[4] Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
[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. 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.

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