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 choice of two plans (called the "Low Plan" and the "High Plan") that provide 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	Low Plan Benefits	High Plan Benefits
Accidental Injury Benefits		
Fracture Benefit*	$75 – $6,000 depending on the fracture and type of repair	$200 – $10,000 depending on the fracture and type of repair
Dislocation Benefit*	$75 – $6,000 depending on the dislocation and type of repair	$200 – $10,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	$75 – $7,500 depending on the degree of the burn and the percentage of burnt skin	$100 – $15,000 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	$250	$500
Coma Benefit	$7,500	$10,000
Laceration Benefit	$35 – $300 depending on the length of the cut and type of repair	$75 – $700 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown: $150 Filling: $25 Extraction: $75	Crown: $300 Filling: $50 Extraction: $150
Eye Injury Benefit	$250	$400
Gunshot Wound Benefit	$250	$500
PTSD	$250	$500
Accident - Medical Services & Treatment Benefits		
Ambulance Benefit	Ground: $300 Air: $1,000	Ground: $400 Air: $1,250
Emergency Care Benefit	$50 – $150 depending on location of care	$100 – $250 depending on location of care
Non-Emergency Initial Care Benefit	$50	$100
Physician Follow-Up Visit Benefit	$60	$120
Therapy Services Benefit (including physical therapy)	$25	$50
Medical Testing Benefit	$125	$200
Medical Appliance Benefit	$50 – $500 depending on the appliance	$150 – $1,000 depending on the appliance
Transportation Benefit	$300	$400
Pain Management Benefit (for epidural anesthesia)	$50	$100

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Prosthetic Device Benefit	One device: $500 More than one device: $1,000	One device: $1,000 More than one device: $2,000
Modification Benefit	$750	$1,500
Blood/Plasma/Platelets Benefit	$350	$500
Surgical Repair Benefit	$125 – $1,250 depending on the type of surgery	$200 – $2,000 depending on the type of surgery
Exploratory Surgery Benefit	$125	$200
Other Outpatient Surgery Benefit	$250	$400
Hospital Benefits		
Admission Benefit	$1,000 for the day of admission	$2,000 for the day of admission
Confinement Benefit (paid for up to 31 days per accident)	$200 per day	$300 per day
ICU Supplemental Confinement Benefit (paid for up to 31 days per accident)	$200 per day	$300 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	$100 per day	$200 per day
Accidental Death Benefit		
Accidental Death Benefit*	$25,000 $75,000 for accidental death on common carrier	$50,000 $150,000 for accidental death on common carrier
Accidental Dismemberment, Functional Loss & Paralysis Benefits		
Dismemberment/Functional Loss	$500 – $15,000 depending on the injury	$1,000 – $40,000 depending on the injury
Paralysis	$7,500 – $15,000 depending on the number of limbs	$20,000 – $40,000 depending on the number of limbs
Other Benefits		
Lodging Benefit* - for a companion of a covered person who is hospitalized	$100 per day	$200 per day

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 are paid at 25% of the applicable fracture benefit and partial dislocations are paid at 25% of the applicable dislocation benefit.
- Accidental Death Benefit – The benefit amount will be reduced by the amount of any accidental dismemberment/functional loss/paralysis benefits and modification benefit paid for injuries sustained by the covered person in the same accident for which the accidental death benefit is being paid.
- Accidental Death Benefit – Common carrier refers to airplanes, trains, buses, trolleys, subways and boats.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

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Accident Insurance

Benefit Payment Example

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)	**$400**
Emergency Care	**$250**
Physician Follow-Up ($120 x 2)	**$240**
Medical Testing	**$200**
Concussion	**$500**
Broken Tooth (repaired by crown)	**$300**
Benefits paid by MetLife Group Accident Insurance	**$1,890**

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

Questions & Answers

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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