Accident Insurance

Benefits that may help cover costs such as those not covered by your medical plan.

Accident Insurance Benefits

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

Benefit Type[1]	Benefit Limits	Plan Benefits
Accidental Injury Benefits		
Fracture* (depending on the fracture and type of repair)	If more than one bone is fractured, the amount we will pay for all fractures combined will be no more than 2 times the highest Fracture Benefit.	$450 – $10,000
Dislocation* (depending on the dislocation and type of repair)	If more than one joint is dislocated, the amount we will pay for all dislocations combined will be no more than 2 times the highest Dislocation Benefit.	$200 – $8,000
Second- or Third- Degree Burn (depending on degree of burn and percentage of burnt skin)	1 time per accident; Unlimited times per calendar year	$500 – $10,000
Concussion	1 time per calendar year	$300
Coma	1 time per accident; Unlimited times per calendar year	$10,000
Laceration (depending on the length of the cut and type of repair)	1 time per accident; 3 times per calendar year	$75 – $700
Broken Tooth	1 time per accident; Unlimited times per calendar year (applies to all procedures)	Crown: $350 / Filling: $50 / Extraction: $150
Eye Injury	1 time per accident; Unlimited times per calendar year	$300
Post-Traumatic Stress Disorder	1 time per accident; Unlimited times per calendar year	$250
Gunshot Wound	1 time per accident; Unlimited times per calendar year	$500
Accident - Medical Services & Treatment Benefits		
Ambulance	1 time per accident; Unlimited times per calendar year	Ground: $400 / Air: $1,250
Emergency Care (depending on location of care)	1 time per accident (combined with Non-Emergency Initial Care Benefit). Payable within 96 hours after the accident.	$200
Non-Emergency Initial Care	1 time per accident (combined with Emergency Care Benefit)	$100
Physician Follow-Up	2 times per accident; 6 times per calendar year	$100
Therapy Services (including physical therapy)	10 times per accident; Unlimited times per calendar year	$35
Medical Testing	2 times per accident; Unlimited times per calendar year	$200

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Benefit Type	Benefit Limits	Plan Benefits
Medical Appliances (depending on the appliance)		$100 – $750
Observation Unit	1 time per accident; Unlimited times per calendar year	$200
Transportation	$300	$400
Pain Management (for epidural anesthesia)	1 time per accident; Unlimited times per calendar year	$100
Prosthetic Device	1 time per accident; Unlimited times per calendar year	One device: $1,000 More than one device: $2,000
Modification	1 time per accident; Unlimited times per calendar year	$1,000
Blood/Plasma/Platelets	1 time per accident; Unlimited times per calendar year	$400
Surgical Repair (depending on the type of surgery)	1 time per accident; Unlimited times per calendar year	$200-$2,000
Exploratory Surgery	1 time per accident; Unlimited times per calendar year	$200
Other Outpatient Surgery	1 time per accident; Unlimited times per calendar year	$400
General Anesthesia	1 time per accident; Unlimited times per calendar year	$250
Hospital Benefits*		
Admission	1 time per accident; Unlimited times per calendar year	$1,500 for the day of admission
Intensive Care Unit (ICU) Supplemental Admission	1 time per accident; Unlimited times per calendar year	$1,500 for the day of admission
Confinement (paid for up to 15 days per accident)	15 days per accident. Payable after the first day of admission. ICU Supplemental Confinement will pay an additional benefit for 15 of those days.	$300 per day
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Inpatient Rehabilitation (paid for up to 15 days per accident)	15 days per accident; 30 days per calendar year	$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 (depending on the injury)	$1,000 - $20,000	$1,000 - $40,000
Paralysis (depending on the number of limbs)	$10,000 - $20,000	$20,000 - $40,000
Other Benefits		
Lodging Benefit* - for a companion of a covered person who is hospitalized	15 days per calendar year	$200 per day

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Health Screening Benefit* Accident Prevention Screening Benefit* (Refer to Notes Regarding Certain Benefits for Health Screening Benefit/Accident Prevention Screening Benefit)	1 time per calendar year	$50

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**

- **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.
- **Common Carrier Benefit -** Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document 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.
- **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 50 miles from the insured's primary residence.
- **Health Screening Benefit/Accident Prevention Screening Benefit –** The Health Screening Benefit may not be available in all states. In some states, the list of eligible screening/prevention measures may be limited, and the benefit may be referred to as the Accident Prevention Screening Benefit.
- **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

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	**$200**
Physician Follow-Up ($100 x 2)	**$200**
Medical Testing	**$200**
Concussion	**$300**
Broken Tooth (repaired by crown)	**$350**
Benefits paid by MetLife Group Accident Insurance	**$1,650**

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 usbenefits.NOV.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.

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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.

[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 group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

[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. There are benefit reductions that begin at age 65, if applicable. 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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