Personal Accident Insurance

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

amazonbenefits

Personal Accident Insurance Benefits

With MetLife Personal 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 for covered events experienced while off the job only. This means any accidents that occurred while at work, would not be covered. Additionally, the plan will only provide benefits where services are rendered in response to an accident.

Amazon employees have the support of a MetLife Dedicated Team to assist with your benefits and claims-related questions. To speak with one of our experts, **please call Amazon's dedicated toll-free number at 800-638-2880** between 5:00 am – 5:00 pm PST, Monday – Friday.

Benefit Type[1]	Personal Accident Benefits
Accidental Injury Benefits	
Fracture* (depending on the fracture and type of repair)	$320 – $8,000
Dislocation* (depending on the dislocation and type of repair)	$25 – $6,000
Second- or Third- Degree Burn (depending on degree of burn and percentage of burnt skin)	$100 – $20,000
Concussion	$200
Coma	$10,000
Puncture Wound	$75
Laceration (depending on the length of the cut and type of repair)	$25 – $400
Broken Tooth	Crown: $150 / Filling: $10 / Extraction: $50
Eye Injury	$250
Accident - Medical Services & Treatment Benefits	
Ambulance	Ground: $200 / Air: $1,000
Emergency Care (depending on location of care)	$30 – $100
Physician Follow-Up	$30
Therapy Services (including physical therapy)	$15 - $30
Medical Testing	Medical Testing (MRI/MR, Ultrasound, NCV, CT/CAT, EEG): $200 Medical Testing (X-Ray): $125
Medical Appliances (depending on the appliance)	$100
Transportation	$300
Benefit Type	**Personal Accident Benefits**
Prosthetic Device	$500

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Modification	$5,000
Blood/Plasma/Platelets	$100
Surgical Repair (depending on the type of surgery)	$250 – $1,000
Exploratory Surgery	$250
Other Outpatient Surgery	$100
Outpatient IV Infusion Therapy	$75
Hospital Benefits*	
Admission	$1,000 for the day of admission
Confinement (paid for up to 60 days per accident)	$200 per day
ICU Supplemental Confinement (paid for up to 15 days per accident)	$200 per day
Inpatient Rehabilitation (paid for up to 15 days per accident)	$75 per day
Paralysis Benefits	
Paralysis (depending on the number of limbs)	$5,000 - $10,000
Other Benefits	
Skilled Nursing Facility (paid for up to 10 days per accident)	$100
Home Care (paid for up to 10 days per accident)	$100
Child Care Benefit (paid for up to 5 days per accident)	$100
Lodging Benefit* - for a companion of a covered person who is hospitalized (30 days per calendar year)	$100 per day

* 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 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

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 Personal Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event[3]	Benefit Amount
Ambulance (ground)	$200
Emergency Care	$100
Physician Follow-Up ($30 x 2)	$60
Medical Testing	$200
Concussion	$200
Broken Tooth (repaired by crown)	$150
Benefits paid by MetLife Group Accident Insurance	**$910**

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

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Personal Accident Insurance

Questions & Answers

Q. Who do I call for assistance?

A. Amazon employees have the support of a MetLife Dedicated Team to assist with your benefits and claims-related questions. To speak with one of our experts, please call **Amazon's dedicated toll-free number at 800-638-2880** between 5:00 am – 5:00 pm PST, Monday – Friday. If employees have additional questions and need to speak with someone at Amazon, please go to **MyHR via: https//a.co/benefits.**

Q. Where can I learn more?

A. Learn more about Personal Accident and other MetLife programs offered by Amazon on your custom microsite URL: www.metlife.com/amazon or QR code below.

Q. How do I enroll?

A. Enroll for coverage on Amazon's A to Z Benefits at https://atoz.amazon.work/amazonbenefits

Q. Who is eligible to enroll for this personal accident coverage?

A. All active part-time and full-time Associates, excluding temporary and seasonal employees, who are actively working in the United States along with their spouse/domestic partner and dependent children (up to age 26), can enroll for MetLife Personal Accident insurance.[4] Eligible classes include: Full-Time (class F), Part-Time (class H), Reduced Time (class R), Flex or Flexi (class X), Intern (class I), Seasonal (class M/S), or Part-Time Seasonal (class Q).

To determine if your personal accident and disability qualify for Disability Advocacy Services through SSDC, call SSDC services Corp at 866-587-2853.[6]

Q. Are all accidents covered through this plan?

A. While over 150 accidents are covered under this plan, accidents or injuries occurring at or due to your occupation are not covered. Workers compensation may offer protection in these instances. Additionally, only those services rendered in response to an accident will be eligible for consideration. Refer to your certificate of coverage or outline of coverage for a comprehensive list of covered accidents.

Q. How do I pay for my personal 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 is the coverage effective date?

A. The coverage effective date for new enrollees is 1/1/2027, unless subject to any waiting periods that may apply.

Q. How can I file a claim?

A. You can submit your claim form in the mail or by fax, online in MyBenefits and telephonically with Amazon's dedicated team. Claim form (mail or fax) – **call 800-638-2880** to request a claim form or download a copy from MyBenefits. You can mail or fax the form to the below address:

Metropolitan Life Insurance Company
Attn: Critical Illness Insurance Produce
P.O. Box 80826 Lincoln, NE 68501-0826
Fax Number: 1-855-306-7350

- **Telephonic** – call 800-638-2880 to submit your claim and HIPAA voice authorization telephonically.
- **MyBenefits (online)** – download, complete and submit the claim form online in MyBenefits at https://mybenefits.metlife.com
- **Email -** You can email your claim form and supporting medical information to Amazon's dedicated mailbox at AmazonSuppHealth@metlifeservices.com

Q. What is needed to file a claim?

A. To file a Personal Accident claim, you will need to provide authorization for the release of any medical information necessary to process your claim. Your provider will need to provide the following details to support your claim:

- Patient Information – name, address, date of birth, gender, and contact information
- Condition Information – condition diagnosed and/or treated for, date of diagnosis and first consult for condition, and any previous treatment details
- Contact information for any referring and other treating physicians for illness (if applicable)
- Medical provider signature and medical specialty details

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You can find your certificate number by logging in to MyBenefits or by **calling Amazon's dedicated team at 800-638-2880**. To locate your certificate in MyBenefits, once logged-in, choose benefit under the "My Accounts Page." Locate any correspondence and/or your certificate under the "Correspondence" tab. When calling MetLife, please be prepared to provide personal information such as name, social security, personal identification number or address.

Medical information needed is dependent upon diagnosis, however may consist of itemized invoices/bills, admission and discharge papers from hospital, x-rays, treatment plan details, referral details, death certificate, autopsy, specific tests for diagnosis, hospital and rehab invoices and notes, and/or any other medical information pertinent to the claim.

Please provide any available supporting medical documentation with your claim. If any additional medical documentation is needed, MetLife will assist in obtaining this information from your provider.

Q. How can I update my beneficiary information on-file?

A. Amazon employees can update beneficiary information directly in the Amazon Benefits site. To add, review, or make changes, go to Benefits > Insurance > Update my dependents and beneficiaries and select the Beneficiaries tab. Keeping your beneficiaries up to date helps ensure your insurance benefits are paid according to your wishes.

Key points:

- Changes can be made at any time throughout the year.
- You may add or update beneficiaries and assign benefit allocations.
- Required information includes legal name, date of birth, relationship, and contact details.

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. What additional resources within Amazon may be helpful?

A. Amazon's Compassionate Care Support Services provide employees and their families with free, confidential support during challenging life events, including cancer diagnoses, caregiving responsibilities, critical illnesses, and bereavement. Dedicated concierge teams offer personalized guidance, benefits and claims support, resource navigation, advocacy, and access to legal, financial, and well-being resources. Employees can connect with specialized support programs or contact **Amazon's Compassionate Care team directly at 1-833-470-0998** (between 6:00 am – 5:00 pm PT) or visit Compassionate Care on AtoZ for assistance and referrals tailored to your needs.

Q. How do I initiate Social Security Disability Advocacy and Advisory Services (DAS)?

A. After you have submitted a claim to MetLife, contact SSDC Services Corp. to initiate Social Security Disability Advocacy and Advisory Services (DAS) at 866-587-2853.[6]

Q. How can I provide feedback?

A. Click the link, or scan the QR code to provide MetLife with feedback on your claim and/or call center experience.

Personal Accident Survey Link

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Insurance Rates

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

Personal Accident Insurance	
Coverage Options	**Monthly Cost to You**
Employee	$3.69
Employee & Spouse	$7.37
Employee & Child(ren)	$8.57
Employee & Spouse/Child(ren)	$10.31

[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.
[6]Social Security Disability Advocacy and Advisory Services (DAS) are provided by SSDC Services Corp. SSDC Services Corp. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife. The Social Security Disability Advocacy and Advisory Service (DAS) Benefit is provided to employees enrolled in the Critical Illness or Personal Accident insurance you purchase. These services are provided by SSDC Services Corp., and DAS is a subscription service available to employees enrolled in the Critical Illness or Personal Accident insurance you purchase. The services are provided by SSDC Services Corp., and DAS is a subscription service available in all 50 states and is not subject to insurance regulations

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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