

Accident Insurance Plan Summary

ACCIDENT INSURANCE BENEFITS

With MetLife, you'll have access to a comprehensive Accident plan which provides payments in addition to any other insurance payments you may receive for non-work related accidents or injuries. Here are just some of the covered events/services.

Benefit Type ¹	MetLife Accident Insurance Insurance Pays YOU
Injuries	
Fractures ² – Closed	\$320 – \$4,000
Fractures ² - Open	\$640 - \$8,000
Dislocations ² - Closed	\$25 - \$3,000
Dislocations ² - Open	\$50 - \$6,000
Second and Third Degree Burns	\$100 - \$20,000
Concussions	\$200
Cuts/Lacerations	\$25 – \$400
Eye Injuries	\$250
Medical Services & Treatment	
Ambulance	Ground transportation \$200, Air transportation \$1,000
Emergency Care	Emergency Room - \$100 Urgent Care - \$30 Physician's Office - \$30
Physician Follow-Up	\$30
Therapy Services (including physical therapy)	\$15 - \$30
Medical Testing Benefit – CT, CAT, MRI, EEG, Ultrasound, NCV	\$200
Medical Testing Benefit – X-ray	\$125
Prosthetic Device Benefit	\$500
Medical Appliances	Up to \$100
Inpatient Surgery	Up to \$1,000
Outpatient Ambulatory Surgery	\$100
Hospital³ Coverage (Accident)	
Admission	\$1,000 per accident
Confinement (non-ICU confinement paid for up to 60 days. Supplemental ICU confinement benefit paid for up to 15 days.)	\$200 (non-ICU) \$200 (ICU), per day
Coma	\$10,000
Inpatient Rehab (paid per accident)	\$75 a day, up to 15 days
Benefit Type ¹	MetLife Accident Insurance Pays YOU
Paralysis Benefit	Two Limbs (paraplegia or hemiplegia) - \$5,000 Four Limbs (quadriplegia) - \$10,000
Other Benefits	
Lodging ⁴ - Pays for lodging for companion up to 30 nights per calendar year	\$100 per night, up to 30 days, up to \$3,000 in total lodging benefits available per calendar year

If your accident is serious enough for you to qualify as totally disabled for at least twelve months, you can receive Disability Advocacy and Advisory Services (DAS)⁵, which includes Social Security Disability Representation, to assist you in obtaining Social Security Disability Income (SSDI) benefits.⁸



BENEFIT PAYMENT EXAMPLE

Kathy's daughter, Molly, plays soccer on the varsity high school team. During a recent game, she collided with an opposing player, was knocked unconscious and taken to the local emergency room 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 ¹	Benefit Amount ⁵
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

INSURANCE RATES

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

Coverage (Off-Job)	
	Accident Rates
Employee	\$6.75
Employee & Spouse	\$13.46
Employee & Child(ren)	\$15.64
Employee & Spouse/Child(ren)	\$18.83

QUESTIONS & ANSWERS

How do I enroll?

Enroll for coverage on Amazon's Network at www.benefits.amazon.com, or Off-Network at www.amazon.ehr.com.

Who is eligible to enroll for this accident coverage?

Regular full-time and part-time employees working in the United States are eligible to enroll in Accident Insurance (no minimum hourly requirement). You may enroll yourself and your eligible family members.⁶ You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective.

To determine if your accident and disability qualify for Disability Advocacy Services through SSDC, call SSDC Services Corp. at 866-587-2853.⁸

Are all accidents covered by this plan?

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. Refer to your certificate of coverage for a comprehensive list of covered accidents.

How do I pay for my accident coverage?

Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

What happens if my employment status changes? Can I take my coverage with me?

Yes, you can take your coverage with you.⁷ 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.



Who do I call for assistance?

Contact the Benefit Service Center at 866-644-2696, Monday –Friday from 5:00 a.m. to 6:00 p.m. PST.

How do I initiate Social Security Disability Advocacy and Advisory (DAS)?⁸

After you have submitted a claim to MetLife, contact SSDC Services Corp. to initiate Social Security Disability Advocacy and Advisory (DAS) Services at 866-587-2853.⁹

¹ Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

² Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

³ 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.

⁴ 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 insured's primary residence.

⁵ Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

⁶ Coverage is guaranteed provided the employee is actively at work as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

⁷ 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.

⁸ Social Security disability advocacy services 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.

⁹ 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 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. 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.

