

## Accident Insurance

Coverage that helps offset costs that may not be covered under your medical plan.

### Accident Insurance Benefits

With MetLife, you'll have a choice of a single plan that provides payment in addition to any other insurance payment you may receive. Here are just some of the covered events/services.<sup>1</sup>

Benefit Type	Plan MetLife Accident Insurance Pays YOU
<b>Injuries</b>	
Fractures <sup>2</sup>	\$150 – \$9,000
Dislocations <sup>2</sup>	\$150 – \$9,000
Second- and Third- Degree Burns	\$150 – \$15,000
Concussions	\$600
Cuts/Lacerations	\$75 – \$600
Eye Injuries	\$400
<b>Medical Services &amp; Treatment<sup>1</sup></b>	
Ambulance	\$400 – \$1,500
Emergency Care	\$100 – \$150
Non-Emergency Care	\$50
Physician Follow-Up	\$100
Therapy Services (including physical therapy)	\$35
Medical Testing Benefit	\$300
Medical Appliances	\$200 – \$1,500
Inpatient Surgery	\$300 – \$3,000
<b>Hospital<sup>3</sup> Coverage (Accident)</b>	
Admission	\$1,500 (non-ICU) – \$3,000 (ICU) per accident
Confinement	\$300 a day (non-ICU) — up to 365 days \$600 a day (ICU) — up to 31 days
Inpatient Rehabilitation (paid per accident)	\$300 a day, up to 15 days
<b>Accidental Death</b>	
Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown.	\$100,000 \$300,000 for common carrier <sup>5</sup>
<b>Dismemberment, Loss &amp; Paralysis</b>	
Dismemberment, Loss & Paralysis	\$1,000 - \$100,000 per injury
<b>Other Benefits</b>	
Lodging <sup>6</sup> — Pays for lodging for companion — up to 31 nights per calendar year	\$300 per night — up to 31 nights
Health Screening Benefit (Wellness) <sup>7</sup> benefit provided if the covered insured takes one of the covered screening/prevention tests	\$60 <b>Payable 1x per calendar year</b>

The covered tests are: Annual physical exam, biopsies for cancer, blood test to determine total cholesterol, blood test to

## Accident Insurance

determine triglycerides, bone marrow testing, breast MRI, breast ultrasound, breast sonogram, cancer antigen 15-3 blood test for breast cancer (CA 15-3), cancer antigen 125 blood test for ovarian cancer (CA 125), carcinoembryonic antigen blood test for colon cancer (CEA), carotid Doppler, any cervical cancer screening test approved by the federal Food and Drug Administration upon approval by the Covered Person's Physician; chest x-rays, clinical testicular exam, colonoscopy, digital rectal exam (DRE), Doppler screening for cancer, Doppler screening for peripheral vascular disease, Echocardiogram, electrocardiogram (EKG), endoscopy, fasting blood glucose test, fasting plasma glucose test, flexible sigmoidoscopy, hemocult stool specimen, hemoglobin A1C, a human papillomavirus (HPV) test that is approved by the federal Food and Drug Administration; human papillomavirus (HPV) vaccination, lipid panel, mammogram, oral cancer screening, pap smears or thin prep pap test, prostate-specific antigen (PSA) test, serum cholesterol test to determine LDL and HDL levels, serum protein electrophoresis, skin cancer biopsy, skin cancer screening, skin exam, stress test on bicycle or treadmill, successful completion of smoking cessation program, tests for sexually transmitted infections (STIs), thermography, two hour post-load plasma glucose test, ultrasounds for cancer detection, ultrasound screening of the abdominal aorta for abdominal aortic aneurysms, and virtual colonoscopy.

## 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 (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 two follow-up treatments, 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 <sup>1</sup>	Benefit Amount
Ambulance (ground)	\$400
Emergency Care	\$150
Physician Follow-Up (\$100 x 2)	\$200
Medical Testing	\$300
Concussion	\$600
Broken Tooth (repaired by crown)	\$400
Benefits paid by MetLife Group Accident Insurance	\$2,050

Benefit amount is based on a sample MetLife plan design. Actual plan design and plan 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!**<sup>8</sup> 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.**<sup>9</sup> 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](http://mybenefits.metlife.com).**

## Accident Insurance

### 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.

Accident Insurance	
Coverage Options	Monthly Cost to You
Employee	\$9.41
Employee & Spouse	\$17.94
Employee & Child(ren)	\$18.74
Employee & Spouse/Child(ren)	\$23.50

<sup>1</sup> 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.

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

<sup>3</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> The Health Screening Benefit is not available in all states. For Texas situated policies and Texas residents covered under policies situated in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).]

<sup>8</sup> Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions 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. Children may be covered to age 26. There are benefit reductions that may begin at age 65.

<sup>9</sup> 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