

Accident Insurance Plan Summary

ACCIDENT INSURANCE BENEFITS

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

Benefit Type ¹	MetLife Accident Insurance Pays YOU
Injuries	
Fractures ²	\$100 – \$6,000
Dislocations ²	\$100 – \$6,000
Second and Third Degree Burns	\$100 – \$10,000
Concussions	\$400
Cuts/Lacerations	\$50 – \$400
Eye Injuries	\$300
Medical Services & Treatment	
Ambulance	\$175 – \$750
Emergency Care	\$50 – \$150
Non-Emergency Care	\$0
Physician Follow-Up	\$100
Therapy Services (excluding speech and respiratory therapy)	\$50
Medical Testing Benefit	\$150
Medical Appliances	\$100 – \$1,000
Inpatient Surgery	\$200 – \$2,000
Hospital³ Coverage (Accident)	
Admission	\$750 (non-ICU) – \$750 (ICU) per accident
Confinement	\$225 a day (non-ICU) – up to 365 days \$400 a day (ICU) – up to 365 days
Inpatient Rehab (paid per accident)	\$200 a day, up to 15 days
Other Benefits	
Lodging ⁶ - Pays for lodging for companion up to 30 nights per calendar year	\$75 per night, up to 30 nights; up to \$2,250 in total lodging benefits available per calendar year
Health Screening Benefit (Wellness) ⁷ benefit provided if the covered insured takes one of the covered screening/prevention tests	\$50 <i>Payable 1x per calendar year</i>

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 ⁸
Ambulance (ground)	\$175
Emergency Care	\$150
Physician Follow-Up (\$100 x 2)	\$200
Medical Testing	\$150
Concussion	\$400
Broken Tooth (repaired by crown)	\$200
Benefits paid by MetLife Group Accident Insurance	\$1,275

QUESTIONS & ANSWERS

Who is eligible to enroll for this accident coverage?

You are eligible to enroll yourself and your eligible family members!⁹ You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective.

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.¹⁰ 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 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. Individuals with a TTY may call 1-800-855-2880.

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.