

ACCIDENT

Accident Insurance

Accident Insurance complements your traditional health coverage. It does not replace this coverage but rather supplements it. Accident insurance provides you with a payment to use as you see fit. You can apply the payment to help cover expenses related to an accident, or other everyday expenses. With MetLife, you'll have a choice of two comprehensive plan options which provide payments in addition to any other benefits you may receive. Here are some of the covered events/services:

Accident Insurance Summary of Benefits		
Benefit Type	Low Plan MetLife Accident Insurance Pays YOU	High Plan MetLife Accident Insurance Pays YOU
Injuries		
Fractures / Dislocations	\$50 - \$3,000	\$100 - \$6,000
Second and Third Degree Burns	\$50 - \$5,000	\$100 - \$10,000
Concussions	\$200	\$400
Cuts / Lacerations	\$25 - \$200	\$50 - \$400
Eye Injuries	\$200	\$300
Medical Services & Treatment		
Ambulance	\$200 - \$750	\$300 - \$1,000
Emergency Care	\$25 - \$50	\$50 - \$100
Non-Emergency Care	\$25	\$50
Physician Follow-Up	\$50	\$75
Therapy Services <i>(including physical therapy)</i>	\$15	\$25
Medical Testing Benefit	\$100	\$200
Medical Appliances	\$50 - \$500	\$100 - \$1,000
Inpatient Surgery	\$100 - \$1,000	\$200 - \$2,000
Hospital Coverage (Accident)		
Admission	\$500 - \$1,000 per Accident	\$1,000 - \$2,000 per Accident
Confinement <i>(non-ICU confinement paid for up to 365 days. ICU confinement paid for 30 days.)</i>	\$100 (non-ICU) - \$200 (ICU) a day	\$200 (non-ICU) - \$400 (ICU) a day
Inpatient Rehab (paid per Accident)	\$100 a day, up to 15 days	\$200 a day, up to 15 days
Accidental Death		
Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown.	\$25,000 / \$75,000 for common carrier	\$50,000 / \$150,000 for common carrier
Dismemberment, Loss & Paralysis	\$250 - \$10,000 per injury	\$500 - \$50,000 per injury
Other Benefits		
Lodging – Pays for lodging for companion up to 30 nights per calendar year.	\$100 per night, up to 30 nights; up to \$3,000 in total lodging benefits available per calendar year	\$200 per night, up to 30 nights; up to \$6,000 in total lodging benefits available per calendar year

Benefits reduce by 25% at ages 65-69 and by 50% age 70+.

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Accident Insurance Monthly Payroll Deductions		
Type	Low Plan	High Plan
	Monthly	Monthly
Employee Only	\$7.24	\$13.65
Employee + Spouse	\$10.92	\$20.56
Employee + Child(ren)	\$13.98	\$26.29
Family	\$17.81	\$33.20

Benefit Payment Example (High Plan)

Linda's son, Marco, is a pitcher for his high school varsity baseball team. During a recent game, he was hit in the head by a line drive. Marco 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 Marco's face was very swollen. Marco was released to his primary care physician for follow-up treatment, and his dentist repaired his broken tooth with a crown. Depending on her health insurance, Linda'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	Benefit Amount
Ambulance (ground)	\$300
Emergency Care	\$100
Physician Follow-Up (\$75 x 2)	\$150
Medical Testing	\$200
Concussion	\$400
Broken Tooth (repaired by crown)	\$200
Benefits paid by MetLife – Group Accident Insurance	\$1,350