

Accident Insurance Plan Summary

ACCIDENT INSURANCE BENEFITS

With MetLife, you'll have a comprehensive plan which provide payments in addition to any other insurance payments you may receive¹. Here are just some of the covered events/services².

Covered Benefits – All benefits must relate to injuries sustained in an accident.

BENEFIT AMOUNTS				
BENEFIT	BENEFIT LIMITS	EMPLOYEE	SPOUSE	CHILD
PARALYSIS BENEFIT CATEGORY				
Two Limbs (paraplegia or hemiplegia)	N/A	\$10,000	\$10,000	\$10,000
Four Limbs (quadriplegia)		\$20,000	\$20,000	\$20,000

BENEFIT	BENEFIT LIMITS	BENEFIT AMOUNTS ALL COVERED PERSONS
ACCIDENTAL INJURY BENEFITS CATEGORY		
Fracture Benefit (Closed)		
Face or Nose (except mandible or maxilla)	If more than one bone is fractured, the amount we will pay for all fractures combined will be no more than 2 times the highest Fracture Benefit.	\$1,000
Skull Fracture - depressed (except bones of face or nose)		\$4,000
Skull Fracture - non depressed (except bones of face or nose)		\$2,000
Lower Jaw, Mandible (except alveolar process)		\$750
Upper Jaw, Maxilla (except alveolar process)		\$1,000
Upper Arm between Elbow and Shoulder (humerus)		\$1,000
Shoulder Blade (scapula), Collarbone (clavicle, sternum)		\$750
Forearm (radius and/or ulna), Hand, Wrist (except fingers)		\$750
Rib		\$750
Finger, Toe		\$100
Vertebrae, Body of (excluding vertebral processes)		\$1,500
Vertebral Process		\$500
Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)		\$1,500
Hip, Thigh (femur)		\$4,000
Coccyx		\$500
Leg (tibia and/or fibula)		\$1,500
Kneecap (patella)	\$500	

Ankle		\$500
Foot (except toes)		\$500
Chip Fracture		25%
Fracture Benefit (Open)		
Face or Nose (except mandible or maxilla)	If more than one bone is fractured, the amount we will pay for all fractures combined will be no more than 2 times the highest Fracture Benefit.	\$2,000
Skull Fracture - depressed (except bones of face or nose)		\$8,000
Skull Fracture - non depressed (except bones of face or nose)		\$4,000
Lower Jaw, Mandible (except alveolar process)		\$1,500
Upper Jaw, Maxilla (except alveolar process)		\$2,000
Upper Arm between Elbow and Shoulder (humerus)		\$2,000
Shoulder Blade (scapula), Collarbone (clavicle, sternum)		\$1,500
Forearm (radius and/or ulna), Hand, Wrist (except fingers)		\$1,500
Rib		\$1,500
Finger, Toe		\$200
Vertebrae, Body of (excluding vertebral processes)		\$3,000
Vertebral Process		\$1,000
Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)		\$3,000
Hip, Thigh (femur)		\$8,000
Coccyx		\$1,000
Leg (tibia and/or fibula)		\$3,000
Kneecap (patella)		\$1,000
Ankle		\$1,000
Foot (except toes)		\$1,000
Chip Fracture		25%
Dislocation Benefit (Closed)		
Lower Jaw	If more than one joint is dislocated, the amount we will pay for all dislocations combined will be no more than 2 times the highest Dislocation Benefit.	\$750
Collarbone (sternoclavicular)		\$1,000
Collarbone (acromioclavicular and separation)		\$750
Shoulder (glenohumeral)		\$750
Rib		\$750
Elbow		\$750
Wrist		\$750
Bone or Bones of the Hand (other than fingers)		\$750
Hip		\$4,000
Knee (except patella)		\$2,000
Ankle - Bone or bones of the Foot (other than toes)		\$750
One Toe or Finger		\$100
Partial Dislocation		25%
Dislocation Benefit (Open)		

Lower Jaw	If more than one joint is dislocated, the amount we will pay for all dislocations combined will be no more than 2 times the highest Dislocation Benefit.	\$1,500
Collarbone (sternoclavicular)		\$2,000
Collarbone (acromioclavicular and separation)		\$1,500
Shoulder (glenohumeral)		\$1,500
Rib		\$1,500
Elbow		\$1,500
Wrist		\$1,500
Bone or Bones of the Hand (other than fingers)		\$1,500
Hip		\$8,000
Knee (except patella)		\$4,000
Ankle - Bone or bones of the Foot (other than toes)		\$1,500
One Toe or Finger		\$200
Partial Dislocation		25%
Burn Benefit		
2nd Degree w/ less than 10% of surface skin burnt	1 time per accident; Unlimited time(s) per year	\$150
2nd Degree 10-25% surface skin burnt		\$300
2nd Degree 25-35% surface skin burnt		\$1,000
2nd Degree 35% or more of surface skin burnt		\$2,000
3rd Degree w/ less than 10% of surface skin burnt		\$2,000
3rd Degree 10-25% surface skin burnt		\$3,000
3rd Degree 25-35% surface skin burnt		\$10,000
3rd Degree 35% or more of surface skin burnt		\$20,000
Concussion Benefit		
Concussion	1 time(s) per year	\$300
Coma Benefit		
Coma	1 time(s) per accident; Unlimited time(s) per year	\$10,000
Laceration Benefit		
Without repair by stiches	1 time per accident; 3 time(s) per year	\$75
Repaired by stiches but less than 2 inches long		\$113
Repaired by stiches and 2-6 inches long		\$300
Repaired by stiches and over 6 inches long		\$600
Broken Tooth Benefit		
Crown	1 time(s) per accident; 3 time(s) per year (applies to all procedures)	\$200
Extraction	1 time(s) per accident; 3 time(s) per year (applies to all procedures)	\$100
Filling	1 time(s) per accident; 3 time(s) per year (applies to all procedures)	\$50
Eye Injury Benefit		

Eye Injury	1 time(s) per accident; 2 time(s) per year	\$300
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		BENEFIT AMOUNTS
BENEFIT	BENEFIT LIMITS	ALL COVERED PERSONS
MEDICAL TREATMENT AND SERVICES BENEFITS CATEGORY		
Ground Ambulance Benefit		
Ground Ambulance	1 time(s) per accident; 2 time(s) per year	\$300
Air Ambulance Benefit		
Air Ambulance	1 time(s) per accident; 2 time(s) per year	\$1,000
Emergency Care Benefit		
Emergency Room	1 time per accident (combined with Non-Emergency Initial Care Benefit)	\$200
Physician's Office		\$100
Urgent Care		\$100
Non-Emergency Initial Care Benefit		
Non-Emergency Initial Care	1 time per accident (combined with Emergency Care Benefit)	\$75
Medical Testing Benefit		
Medical Testing (X-rays, MRI/MR, Ultrasound, NCV, CT/CAT, EEG)	1 time(s) per accident; 2 time(s) per year	\$200
Physician Follow-Up Benefit		
Physician Follow-Up Visit	2 time(s) per accident; 6 time(s) per year	\$75
Transportation Benefit		
Transportation	1 time(s) per accident; 2 time(s) per year	\$300
Therapy Services Benefit		
Cognitive Behavioral Therapy	10 time(s) per accident; 15 time(s) per year	\$25
Occupational Therapy		\$25
Physical Therapy		\$25
Respiratory therapy		\$25
Speech Therapy		\$25
Vocational Therapy		\$25
Pain Benefit		
Pain Management (for Epidural Anesthesia)	1 time(s) per accident; Unlimited time(s) per year	\$75
Prosthetic Device Benefit		
One Device Only	1 time(s) per accident; Unlimited time(s) per year	\$750
More than One Device		\$1,500
Medical Appliance Benefit		

Brace		\$100
Cane		\$100
Crutches		\$100
Walker - expected use < 1yr		\$150
Walker - expected use >=1 yr		\$200
Walking Boot		\$100
Wheel chair or motorized scooter - expected use < 1yr		\$200
Wheel chair or motorized scooter - expected use >=1yr		\$200
Other medical device used for Mobility		\$100
Medical Appliance Benefit Limit (for all appliances combined per accident)		\$200
Modification Benefit		
Modification	1 time(s) per accident; Unlimited time(s) per year	\$1,000
Blood/ Plasma/ Platelets Benefit		
Blood/Plasma/Platelets	1 time(s) per accident; Unlimited time(s) per year	\$400
Surgery Benefits		
Surgical Repair – Cranial		\$1,500
Surgical Repair – Hernia		\$150
Surgical Repair – Ruptured Disc		\$1,000
Surgical Repair – Skin Graft Benefit		50%
Surgical Repair – Torn Cartilage in Knee		\$750
Surgical Repair – Torn tendon/ligament/rotator cuff - one	1 time(s) per accident; 2 time(s) per year	\$1,000
Surgical Repair – Torn tendon/ligament/rotator cuff - two or more		\$1,500
Surgical Repair – Thoracic Cavity or Abdominal Pelvic Cavity		\$1,500
Exploratory Surgery (for any Surgery Benefit procedure)		\$150
Other Outpatient Surgery Benefit		
Other Outpatient Surgery Benefit	1 time(s) per accident; 2 time(s) per year	\$200

BENEFIT	BENEFIT LIMITS	ALL COVERED PERSONS
ACCIDENT – HOSPITAL BENEFITS CATEGORY		
Hospital Admission Benefit		
Admission	1 time per accident; Unlimited times per year	\$1,000
ICU Supplemental Admission (paid in addition to Admission)		\$1,000
Hospital Confinement Benefit		
Confinement	15 days per accident. Payable after the first day of admission. ICU Supplemental Confinement will pay an additional benefit for 15 of those days.	\$200
ICU Supplemental Confinement (paid in addition to Confinement)		\$200
Inpatient Rehabilitation Benefit		
Inpatient Rehabilitation	15 days per accident; 30 days per year	\$200

Please contact MetLife for detailed definitions and state variations of covered benefits.

Other Benefits	
<p>MetLife AdvantagesSM – Services or Discounts added at no additional cost</p>	<p>Will Preparation Services¹</p> <p>As an added benefit your employees will have access to MetLife’s online will preparation services provided by SmartLegalForms to create a binding will, living will or assign a power of attorney.</p> <p>MetLife VisionAccess²</p> <p>As an added benefit your employees will have access to the MetLife VisionAccess discount program. The program provides a discount on eye exams, glasses and frames, and laser vision correction when visiting a participating private practice.</p> <p>Digital Legacy (MetLife Infinity)³</p> <p>As an added benefit your employees will be able to create an account from web, mobile and tablet devices where they can upload, store and share digital assets including pictures, videos, audio files and documents. Assets are stored in collections where employees can share with family and friends through scheduled releases now or in the future. An employee can also set up a “trusted” individual who can release collections if the user becomes unable to do so in their future.</p> <p>Funeral Discount and Planning Services⁴</p> <p>As an added benefit your employees will have access to funeral discounts and planning services. Through Dignity Memorial, employees and family members will have access to compassionate counselors as well as discounts on funeral services through the largest network of funeral homes and cemetery providers in North America.</p>

MetLife AdvantagesSM Disclaimers

MetLife AdvantagesSM availability varies by state.

¹WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. The WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

²MetLife VisionAccess is a discount program and not an insured benefit. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. MetLife Vision Access is available to anyone regardless of affiliation with MetLife.

³MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.

⁴Funeral Discount and Planning Services - Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For TN, the funeral services discount is available for "At Need" services only. Not approved in AK, CT, FL, KS, KY, MD, MO, MT, ND, NH, NJ, NY, TX and WA.

*** 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.
- Hospital Benefits – 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.
- Accidental Death Benefit – The benefit amount will be reduced by the amount of any accidental dismemberment/functional loss/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.
- Common Carrier Benefit - 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.
- Lodging Benefit – 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 the insured’s primary residence.

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 ³	Benefit Amount
Ambulance (ground)	\$300
Emergency Care	\$200
Physician Follow-Up (\$75 x2)	\$150
Medical Testing	\$200
Concussion	\$300
Broken Tooth (repaired by crown)	\$200
Benefits paid by MetLife Group Accident Insurance	\$1,350

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.

Accident Insurance Coverage Options	Monthly Cost to You
Employee	\$8.16
Employee & Spouse	\$16.32
Employee & Child(ren)	\$18.60
Employee & Spouse/Child(ren)	\$23.01

QUESTIONS & ANSWERS

Who is eligible to enroll for this accident coverage?

You are eligible to enroll yourself and your eligible family members.⁴ 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.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.

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.

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 Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.

³ Benefits and amounts are based on sample MetLife plan design. Plan design and plan benefits may vary.

⁴ 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.

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.

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.

