Accident Insurance

Radiology Partners

Benefits that may help cover costs such as those not covered by your medical plan.

Accident Insurance Benefits

With MetLife Accident Insurance, you'll have a choice of two plans (called the "Low Plan" and the "High Plan") that provide payments regardless of any other insurance payments you may receive[1]. Here is a summary of some of the covered events/services[2].

Benefit Type	Low Plan MetLife Accident Insurance Pays YOU	High Plan MetLife Accident Insurance Pays YOU
Injuries		
Fractures	$50 - $3,000	$100 - $6,000
Dislocations	$50 - $3,000	$100 - $6,000
Second and Third Degree Burns	$50 - $5,000	$100 - $10,000
Skin Graft Benefit	50% of Burn Benefit	50% of Burn Benefit
Concussions	$200	$400
Coma	$5,000	$10,000
Ruptured Disk with Surgical Repair Benefit	$500	$1,000
Torn Cartilage in Knee Benefit	$500 or $100	$750 or $150
Cuts/Lacerations	$25 - $200	$50 - $400
Torn/Ruptured/Severed Tendon/Ligament/Rotator Cuff Benefit	$100 - $750	$150 - $1,000
Broken Tooth Benefit	$25 - $100	$50 - $200
Eye Injuries	$200	$300
Medical Services and Treatment		
Ambulance	$750 or $200	$1,000 or $300
Emergency Care	$25 - $50	$50 - $100
Non-Emergency Care	$25	$50
Medical Testing Benefit	$100	$200
Physician Follow-Up	$50	$75
Transportation Benefit	$200	$400
Therapy Services (including physical therapy)	$15	$25
Pain Management Benefit for Epidural Anesthesia	$50	$100
Prosthetic Device Benefit- varies by type and number of devices	$500 or $1,000	$750 or $1,500
Medical Appliances	$50 - $500	$100 - $1,000
Modification Benefit	$500	$1,000
Blood/Plasma/Platelets Benefit	$300	$400
Inpatient Surgery	$100 - $1,000	$200 - $2,000
Outpatient Ambulatory Surgery Benefit	$150	$300
Hospital Coverage (Accident)		
Admission	$500 - $1,000 per accident	$1,000 - $2,000 per accident

MetLife

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Confinement (non-ICU confinement paid for up to 31 days. ICU confinement paid for 31 days.)	$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		
Dismemberment, Loss & Paralysis	$250 - $10,000 per injury	$500 - $50,000 per injury
Other Benefits		
Lodging - Pays for lodging for companion up to 31 nights per calendar year	$100 per night, up to 31 nights; up to $3,100 in total lodging benefits available per calendar year	$200 per night, up to 31 nights; up to $6,200 in total lodging benefits available per calendar year

Benefit Payment Example

Kathy's daughter, Molly, was riding her bike to school. On her way there she fell to the ground, was knocked unconscious, and was 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 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	**$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**

Benefit amount is based on a sample MetLife plan design. Actual plan design and 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![4] 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.[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.

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Accident Insurance

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.

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[1] Covered services/treatments must be the result of an accident or sickness as defined in the certificate.
[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. Additional restrictions may 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.
[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. 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.

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