

Accident Insurance Benefits

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

With MetLife, you'll have a choice of two plans (called the "Basic Plan" and the "Enhanced Plan") that provide payments in addition to any other insurance payments you may receive¹. Here are just some of the covered events/services².

This plan provides protection for covered events experienced while off the job only.

Benefit Type	Basic Plan Benefits	Enhanced Plan Benefits
Accidental Injury Benefits		
Fracture Benefit*	\$200 – \$10,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$200 – \$10,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second- or Third-Degree Burn Benefit	\$100 – \$15,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$500	\$750
Coma Benefit	\$10,000	\$15,000
Laceration Benefit	\$75 – \$700 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown: \$300 Filling: \$50 Extraction: \$150	Crown: \$400 Filling: \$75 Extraction: \$200
Eye Injury Benefit	\$400	\$500
Accident - Medical Services & Treatment Benefits		
Ambulance Benefit	Ground: \$400 Air: \$1,500	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$100 – \$200 depending on location of care	\$125 – \$250 depending on location of care
Physician Follow-Up Visit Benefit	\$100	\$125
Therapy Services Benefit (including physical therapy)	\$50	\$65
Medical Testing Benefit	\$200	\$250
Medical Appliance Benefit	\$150 – \$1,000 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$400	\$500
Pain Management Benefit (for epidural anesthesia)	\$100	\$125
Prosthetic Device Benefit	One device: \$1,000 More than one device: \$2,000	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,500	\$2,000
Blood/Plasma/Platelets Benefit	\$500	\$600
Surgical Repair Benefit	\$200 – \$2,000 depending on the type of surgery	\$250 – \$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$200	\$300
Other Outpatient Surgery Benefit	\$400	\$500

Hospital Benefits		
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 365 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
Accidental Dismemberment		
Dismemberment/Functional Loss	\$1,000 – \$1,000 depending on the injury	\$1,000 – \$1,000 depending on the injury
Other Benefits		
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$200 per day	\$300 per day

* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

¹ Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.

² 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.

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

⁴ Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

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.