

Accident Plan

Group Accident Insurance from MetLife offers benefits that help pay for many of the costs—medical and nonmedical—associated with covered accidental injuries, regardless of any other insurance the employee may have.

Services	Plan Pays
Emergency Room	Pays up to \$200 per accident
Doctor's Office/Urgent Care	Pays up to \$100 per accident
Ambulance	Ground Ambulance \$400; Air-Ambulance \$1,250
Hospital Admission	Pays up to \$1,500 per accident
Hospital Confinement	Pays up to \$300 per day <i>(up to 15 days per accident)</i>
Hospital ICU Confinement	Pays up to \$300 per day <i>(up to 15 days of accident)</i>
ICU Supplemental Admission <i>(Paid in addition to Confinement)</i>	Pays up to \$1,500 <i>(1 time per accident)</i>
Inpatient Surgery and Anesthesia	Pays \$1,000 per day <i>(No maximum number of payments per covered accident)</i>
Outpatient Surgery and Anesthesia	Pays up to \$400 per accident. Performed in Hospital or Ambulatory Surgery Center <i>(No maximum number of payments per covered accident)</i>
Accident Follow-up Treatment	Pays up to \$100; 2 treatments per accident; up to 6 treatments per calendar year
Concussion, Traumatic Brain Injury and Coma	Pays up to \$10,000 per accident
Physical Therapy	Pays \$50 up to 10 treatments per accident
Accidental Death	Pays \$50,000 per employee Pays \$150,000 for accidental death on common carrier
Fractures	Plan Pays Lump Sum
Hip/Thigh Fracture	Pays Lump Sum up to \$10,000 per accident
Leg Fracture	Pays Lump Sum up to \$4,000 per accident
Foot/Ankle/Kneecap Fracture	Pays Lump Sum up to \$1,500 per accident
Forearm/Hand/Wrist Fracture	Pays Lump Sum up to \$4,000 per accident
Dislocations	Plan Pays Lump Sum
Hip Dislocation	Pays Lump Sum up to \$10,000 per accident
Foot/Ankle Dislocation	Pays Lump Sum up to \$2,000 per accident
Wrist/Elbow	Pays Lump Sum up to \$2,000 per accident
Finger/Toe	Pays Lump Sum up to \$400 per accident



Plan Features

- No limit on the number of claims
- Pays regardless of any other insurance coverage
- Benefits available for spouse and/or dependent child(ren)
- Benefits for both inpatient and outpatient treatment of covered accidents
- Guaranteed issue with no underwriting required to qualify for coverage

This benefits guide is intended to provide a brief description of benefits and subject to change. Please refer to the Summary of Benefits for each plan for a complete description of coverage and list of exclusions, limitations, terms and conditions.