

# Accident Insurance Plan Summary

## ACCIDENT INSURANCE BENEFITS

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

| Benefit Type <sup>1</sup>   | High Plan<br>MetLife Accident<br>Insurance Pays YOU                        |
|---|--|
| <b>Injuries</b>   |  |
| Fractures <sup>2</sup>  | \$70 – \$4,000   |
| Dislocations <sup>2</sup>   | \$30 – \$4,000   |
| Second and Third Degree Burns   | \$200 – \$1,000  |
| Concussions   | \$250  |
| Cuts/Lacerations  | \$100  |
| Eye Injuries  | \$200  |
| <b>Medical Services &amp; Treatment</b>   |  |
| Ambulance   | \$200 – \$600  |
| Emergency Care  | \$75 – \$150   |
| Non-Emergency Care  | \$75   |
| Physician Follow-Up   | \$75   |
| Therapy Services<br>(including physical therapy)  | \$35 (\$60 for Physical Therapy)   |
| Medical Testing Benefit   | \$100  |
| Medical Appliances  | \$250  |
| Inpatient Surgery   | \$150 – \$2,000  |
| <b>Hospital<sup>3</sup> Coverage (Accident)</b>   |  |
| Admission   | \$1,000 (non-ICU) – \$1,000 (ICU) per accident                             |
| Confinement<br>(ICU paid in addition to regular<br>Confinement)   | \$200 a day (non-ICU) – up to 15 days<br>\$200 a day (ICU) – up to 15 days |
| Inpatient Rehab<br>(paid per accident)  | \$200 a day, up to 15 days   |
| <b>Benefit Type<sup>1</sup></b>   |  |
| <b>High Plan<br/>MetLife Accident<br/>Insurance Pays YOU</b>  |  |
| <b>Accidental Death</b>   |  |
| Employee receives 100% of amount<br>shown, spouse receives 50% and children<br>receive 25% of amount shown. | \$40,000<br>\$100,000 for common carrier <sup>5</sup>                      |
| <b>Dismemberment, Loss &amp; Paralysis</b>  |  |
| Dismemberment, Loss & Paralysis   | \$1,000 - \$40,000 per injury  |

| Other Benefits   |   |
|--|---|
| Lodging <sup>6</sup> - Pays for lodging for companion up to 15 nights per calendar year                | \$200 per night, up to 15 nights                |
| Health Screening Benefit (Wellness) <sup>7</sup> benefit pays out for medical, dental and vision exams | \$100 benefit for exam, up to \$200 for Medical |

## 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.

\*\*\* Bundled Rates include Hospital Indemnity & Group Accident coverage.

| Coverage Options             | Monthly Cost to You                 |
|------------------------------|-------------------------------------|
|                              | Hospital Indemnity & Group Accident |
| Employee                     | \$15.02                             |
| Employee & Spouse            | \$23.98                             |
| Employee & Child(ren)        | \$29.76                             |
| Employee & Spouse/Child(ren) | \$38.11                             |

## QUESTIONS & ANSWERS

### Who is eligible to enroll for this accident coverage?

You are eligible to enroll yourself and your eligible family members!<sup>9</sup> 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.<sup>10</sup> 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.

