Accident Insurance

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

Accident Insurance Benefits

With MetLife, you'll have a plan that provides payments in addition to any other insurance payments you may receive[1]. Here are just some of the covered events/services[2].

Benefit Type	Low Plan Benefits
Accidental Injury Benefits	
Fracture Benefit*	$100 – $8,000 depending on the fracture and type of repair
Dislocation Benefit*	$100 – $8,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	$75 – $12,000 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	$200
Coma Benefit	$7,500
Laceration Benefit	$50 – $400 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown $200 Filling $25 Extraction $100
Eye Injury Benefit	$300
Accident - Medical Services & Treatment Benefits	
Ambulance Benefit	Ground: $200 Air: $1,000
Emergency Care Benefit	$100 – $200 depending on location of care
Non-Emergency Initial Care Benefit	$75
Physician Follow-Up Visit Benefit	$50
Therapy Services Benefit (including physical therapy)	$35
Medical Testing Benefit	X-rays: $40 All other tests: $150
Medical Appliance Benefit	$75 – $500 depending on the appliance
Transportation Benefit	$300
Pain Management Benefit (for epidural anesthesia)	$75

MetLife

Accident Insurance

Prosthetic Device Benefit	One device: $750 More than one device: $1,500
Modification Benefit	$1,000
Blood/Plasma/Platelets Benefit	$400
Surgical Repair Benefit	$150-$1,500 depending on the type of surgery
Exploratory Surgery Benefit	$150
Other Outpatient Surgery Benefit	$300
Hospital Benefits	
Admission Benefit	$1,000 for the day of admission
ICU Supplemental Admission Benefit	$1,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	$250 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	$250 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	$150 per day
Accidental Death Benefit	
Accidental Death Benefit*	$25,000 $75,000 for accidental death on common carrier
Accidental Dismemberment, Functional Loss & Paralysis Benefits	
Dismemberment/Functional Loss	$750 – $20,000 depending on the injury
Paralysis	$10,000 - $20,000 depending on the number of limbs
Other Benefits	
Health Screening Benefit* - benefit provided for certain screening/prevention tests	$50 Paid 1 time per calendar year
Lodging Benefit* - for a companion of a covered person who is hospitalized	$100 per day

Organized Sports Activity Injury Benefit Rider
This coverage includes an Organized Sports Activity Benefit Rider. The rider increases the amount payable under the Certificate for certain benefits by 25% for injuries resulting from an accident that occurred while participating as a player in an organized sports activity. The rider sets forth terms, conditions and limitations, including the covered persons to whom the rider applies.

Accident Insurance

- 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.
- 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.
- Accidental Death Benefit – Common carrier refers to airplanes, trains, buses, trolleys, subways and boats.
- Health Screening Benefit – The Health Screening Benefit is not available in all states. In some states, the list of eligible screening/prevention measures may be limited, and the benefit may be referred to as the Accident Prevention Screening Benefit.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

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)	$200
Emergency Care	$200
Physician Follow-Up ($50 x 2)	$100
Medical Testing	$150
Concussion	$200
Broken Tooth (repaired by crown)	$200
Benefits paid by MetLife Group Accident Insurance	$1,050

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.

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.

Accident Insurance