

## Authority Brands: Accident Insurance

Coverage that helps offset costs that may not be covered under your medical plan.

### Accident Insurance Benefits

With MetLife, you'll have a plan that provides payment in addition to any other insurance payment you may receive. Here are just some of the covered events/services.<sup>1</sup>

Benefit Type	MetLife Accident Insurance Pays YOU
<b>Injuries</b>	
Fractures <sup>2</sup>	\$100 – \$6,000
Dislocations <sup>2</sup>	\$100 – \$6,000
Second- and Third- Degree Burns	\$100 – \$10,000
Skin Graft Benefit	50% of Burn Benefit
Concussions	\$400
Coma	\$10,000
Ruptured Disk with Surgical Repair Benefit	\$1,000
Torn Cartilage in Knee Benefit	\$750 or \$150
Cuts/Lacerations	\$50 – \$400
Torn/Ruptured/Severed Tendon/Ligament/Rotator Cuff Benefit	\$150-\$1,000
Broken Tooth Benefit	\$50-\$200
Eye Injuries	\$300
<b>Medical Services &amp; Treatment<sup>1</sup></b>	
Ambulance	\$1,000 or \$300
Emergency Care	\$250
Non-Emergency Care	\$50
Medical Testing Benefit	\$200
Physician Follow-Up	\$75
Transportation Benefit	\$400
Therapy Services (including physical therapy)	\$25
Pain Management Benefit for Epidural Anesthesia	\$100
Prosthetic Device Benefit -varies by type and number of devices	\$750 or \$1500
Medical Appliances	\$100 – \$1,000
Modification Benefit	\$1,000
Blood/Plasma/Platelets Benefit	\$400
Inpatient Surgery	\$200 – \$2,000
Outpatient Ambulatory Surgery Benefit	\$300
<b>Hospital<sup>3</sup> Coverage (Accident)</b>	
Admission	\$1,000– \$2,000 per accident
Confinement (non-ICU confinement paid for up to 31 days. ICU confinement paid for 31 days.)	\$200 a day (non-ICU) - \$400 a day (ICU) a day



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Inpatient Rehabilitation (paid per accident)	\$200 a day, up to 15 days
Second Opinion Benefit	\$25
Accidental Death	
Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown.	\$50,000 \$150,000 for common carrier <sup>5</sup>
Other Benefits	
Health Screening Benefit (Wellness) <sup>7</sup> benefit provided if the covered insured takes one of the covered screening/prevention tests	\$75 Payable 1x per calendar year
Lodging - Pays for lodging for companion up to 31 nights per calendar year	\$200 per night, up to 31 nights; up to \$6,200 in total lodging benefits available per calendar year

## Questions & Answers

**Q. Who is eligible to enroll for this accident coverage?**

**A. You are eligible to enroll yourself and your eligible family members!**<sup>8</sup> 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.**<sup>9</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.

**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](https://mybenefits.metlife.com).**

## Accident Insurance

### Rates

Enrollment Tier	Weekly Rate
Employee Only	\$2.92
Employee + Spouse	\$5.14
Employee + Children	\$6.01
Employee + Spouse/Children	\$7.53
Enrollment Tier	Bi-weekly Rate
Employee Only	\$5.85
Employee + Spouse	\$10.27
Employee + Children	\$12.01
Employee + Spouse/Children	\$15.07

<sup>1</sup> 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.

<sup>2</sup> Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

<sup>3</sup> 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..

<sup>5</sup> Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

<sup>6</sup> The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from insured's primary residence.

<sup>7</sup> The Health Screening Benefit is not available in all states. For Texas situated policies and Texas residents covered under policies situated in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).

<sup>8</sup> 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 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.

<sup>9</sup> 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