

Accident Insurance Plan Summary

ACCIDENT INSURANCE BENEFITS

With MetLife, you'll have a comprehensive plan which provides payments in addition to any other insurance payments you may receive. This plan covers "off-the-job" accidents; here are just some of the covered events/services.

Benefit Type ¹	MetLife Accident Insurance Pays YOU
Injuries	
Fractures chip fractures are paid at 50% of fracture benefit	\$200 - \$2,000
Dislocations partial dislocations paid at 25% of dislocation benefit	\$100 – \$2,000
Second and Third Degree Burns	\$100 – \$10,000
Concussions	\$200
Cuts/Lacerations	\$25 – \$400
Eye Injuries	\$300
Medical Services & Treatment	
Ambulance	\$150
Emergency Care	\$25 - \$50
Physician Follow-Up	\$25
Therapy Services (including physical therapy)	\$25
Medical Testing Benefit	\$150
Medical Appliances	\$50 - \$500
Inpatient Surgery	\$1,000
Hospital² Coverage	
Admission	\$1,000 per accident
Confinement Non ICU confinement paid for up to 365 days. ICU confinement paid for up to 30 days	\$200 a day, per accident (non-ICU or ICU)
Inpatient Rehab (paid per accident)	\$100 a day, up to 15 days (non-ICU or ICU)

BENEFIT PAYMENT EXAMPLE

Kathy's daughter, Molly, plays soccer on the varsity high school team. During a recent game, she collided with an opposing player, was knocked unconscious and taken to the local emergency room 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 ¹	Benefit Amount ³
Ambulance (ground)	\$150
Emergency Care	\$25
Physician Follow-Up (\$25 x 2)	\$50
Medical Testing	\$150
Concussion	\$200
Broken Tooth (repaired by crown)	\$150

QUESTIONS & ANSWERS

How do I enroll?

Enroll online at <http://www.resources.hewitt.com/rrd>.

Who is eligible to enroll for this accident coverage?

Regular full-time and part-time employees who are actively at work and work 20 hours a week or more, along with their spouse/domestic partner and dependent children can enroll for MetLife Accident Insurance coverage.⁴ An employee must be enrolled for coverage for their Spouse/Domestic Partner and/or Dependent Child(ren) to be eligible for coverage. Child(ren) are eligible for coverage from birth to age 26. Dependents must not be subject to any medical restrictions as set forth on the enrollment form and in the Certificate. The definition of Domestic Partner and Children varies by state. Please refer to the Outline of Coverage for details.

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. 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 cancels the group policy or offers you similar coverage with a different insurance carrier.

Who do I call for assistance?

Please call MetLife directly at **1-800-GETMET 8** (1-800-438-6388) and talk with a benefits consultant. Or visit online at <http://www.resources.hewitt.com/rrd>.

- ¹ Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See the outline of coverage for more details.
² Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
³ Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.
⁴ 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.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage. The policy or its provisions may vary or be unavailable in some states. There are benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may 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, New York. In certain states, availability of MetLife's Group Accident Insurance is pending regulatory approval.

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