



Accident Insurance (Effective 1/1/2026)

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

With MetLife, you'll have a plan that provides payments in addition to any other insurance payments you may receive¹. Here are just some of the covered events/services².

This plan provides protection 24 hours a day—while on or off the job.

Benefit Type	Plan Benefits
Accidental Injury Benefits	
Fracture Benefit*	\$200 – \$8,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$6,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$100 – \$20,000 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$200
Coma Benefit	\$10,000
Laceration Benefit	\$100 – \$2,000 depending on the length of the cut and type of repair
Puncture Wound Benefit	\$250
Broken Tooth Benefit	Crown: \$150 Filling: \$25 Extraction: \$50
Eye Injury Benefit	\$300
Occupational Exposure to Hepatitis or HIV Benefit	Preliminary Benefit: \$100 Confirmed Diagnosis Benefit: \$2,500
Accident - Medical Services & Treatment Benefits	
Ambulance Benefit	Ground: \$300 Air: \$1,000
Emergency Care Benefit	\$25 – \$125 depending on location of care
Non-Emergency Initial Care Benefit	\$25
Physician Follow-Up Visit Benefit	\$25
Therapy Services Benefit (including physical therapy)	\$50
Medical Testing Benefit	\$150
Medical Appliance Benefit	\$50 – \$500 depending on the appliance
Transportation Benefit	\$200
Pain Management Benefit (for epidural anesthesia)	\$75
Prosthetic Device Benefit	One device: \$500



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	More than one device: \$500
Blood/Plasma/Platelets Benefit	\$100
Surgical Repair Benefit	\$500 – \$2,000 depending on the type of surgery
Exploratory Surgery Benefit	\$1,000
Other Outpatient Surgery Benefit	\$250
Skilled Nursing Facility or Home Care Benefit (paid no more than 10 days per accident and 20 days per lifetime.)	Skilled Nursing Facility: \$200 per day Home Care: \$100 per day
Hospital Benefits	
Admission Benefit	\$1,000 for the day of admission
ICU Supplemental Admission Benefit	\$2,000 for the day of admission
Confinement Benefit (paid for up to 365 days per accident)	\$200 per day
ICU Supplemental Confinement Benefit (paid for up to 365 days per accident)	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$100 per day
Accidental Dismemberment, Functional Loss & Paralysis Benefits	
Dismemberment/Functional Loss	\$250 – \$10,000 depending on the injury
Paralysis	\$5,000 – \$10,000 depending on the number of limbs
Other Benefits	
Child Care Benefit – for care at a child care center while hospitalized	\$50 per day up to 30 days
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day up to 30 days
Waiver of Premium Benefit – if you become disabled, premiums will be waived if requirements for waiver are met	Included

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.

* Notes Regarding Certain Benefits

- **Fracture and Dislocation benefits** – Chip fractures are paid at 50% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit
- **Hospital Benefits** – 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. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details.
- **Lodging Benefit** – 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 the insured's primary residence.



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- **Organized Sports Activity Injury Benefit Rider** – The rider is not available in all states. Proof of registration in an Organized Sports Activity in which an Accident occurred is required at time of claim. See your certificate for details.

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)	\$300
Emergency Care	\$125
Physician Follow-Up (\$25 x 2)	\$50
Medical Testing	\$150
Concussion	\$200
Broken Tooth (repaired by crown)	\$150
Benefits paid by MetLife Group Accident Insurance	\$975

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. Full-time, certain part-time employees and family members are eligible to enroll. You may enroll as a new hire, during Annual Enrollment, or if you have a qualified life event (e.g., marriage, divorce, loss of dependent status). You must be actively at work for coverage to be effective; otherwise, your coverage will not take effect until you return. If a Dependent is subject to any medical restrictions as defined on the enrollment form in the Certificate, coverage will take effect on the date the Dependent is no longer under a Medical Restriction. To enroll, please visit the RRD Benefits Center at <https://rrd.bswift.com>**

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.**



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¹ Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.

² 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.

³ Benefits and amounts are based on sample MetLife plan design. Plan design and plan benefits may vary.

⁴ Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

⁵ 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.

