

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. Here are just some of the covered events/services.

| Benefit Type | Low Plan MetLife Accident Insurance Pays YOU |
|---|--|
| Injuries | |
| Fractures | \$50 - \$3000 |
| Dislocations | \$50 - \$3000 |
| Second and Third Degree Burns | \$50 - \$5000 |
| Skin Graft Benefit | 50% of Burn Benefit |
| Concussions | \$200 |
| Coma | \$5,000 |
| Ruptured Disk with Surgical Repair Benefit | \$500 |
| Torn Cartilage in Knee Benefit | \$500 or \$100 |
| Cuts/Lacerations | \$25 - \$200 |
| Torn/Ruptured/Severed Tendon/Ligament/Rotator Cuff Benefit | \$100 - \$750 |
| Broken Tooth Benefit | \$25 - \$100 |
| Eye Injuries | \$200 |
| Medical Services and Treatment | |
| Ambulance | \$750 or \$200 |
| Emergency Care | \$25 - \$50 |
| Non-Emergency Care | \$25 |
| Medical Testing Benefit | \$100 |
| Physician Follow-Up | \$50 |
| Transportation Benefit | \$200 |
| Therapy Services (including physical therapy) | \$15 |
| Pain Management Benefit for Epidural Anesthesia | \$50 |
| Prosthetic Device Benefit- varies by type and number of devices | \$500 or \$1000 |
| Medical Appliances | \$50 - \$500 |
| Modification Benefit | \$500 |
| Blood/Plasma/Platelets Benefit | \$300 |
| Inpatient Surgery | \$100 - \$1000 |
| Outpatient Ambulatory Surgery Benefit | \$150 |
| Hospital Coverage (Accident) | |
| Admission | \$500 - \$1000 per accident |
| Confinement (non-ICU confinement paid for up to 31 days. ICU confinement paid for 31 days.) | \$100 (non-ICU) - \$200 (ICU) a day |
| Inpatient Rehab (paid per accident) | \$100 a day, up to 15 days |
| Accidental Death | |

| | |
|---|--|
| Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown. | \$25000 \$75000 for common carrier |
| Dismemberment, Loss & Paralysis | |
| Dismemberment, Loss & Paralysis | \$250 - \$10000 per injury |
| Other Benefits | |
| Lodging - Pays for lodging for companion up to 31 nights per calendar year | \$100 per night, up to 31 nights; up to \$3100 in total lodging benefits available per calendar year |

QUESTIONS & ANSWERS

Who is eligible to enroll for this accident coverage?

You are eligible to enroll yourself and your eligible family members!⁹ 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.¹⁰ 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.

¹ Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

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

³ 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.

⁵ 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.

⁶ 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.

⁹ 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.

¹⁰ 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. 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.

