

# Accident & health insurance – Key features



**Guaranteed issue coverage**<sup>A1</sup>



**Payments** are made directly to you to spend as you choose



**Claims** are paid fast<sup>A2</sup>



**Take coverage** with you if you change jobs or retire<sup>A3</sup>



# Accident Insurance—Over 150 covered events

Here are just a few!



## Injuries

- Fractures/Dislocations<sup>AI1</sup>
- Concussion
- Coma
- Ruptured Disc
- Torn Cartilage in Knee
- Cuts/Lacerations
- Torn/Ruptured/Severed Tendon/Ligament
- Broken Tooth



## Dismemberment, Loss & Paralysis

- Dismemberment & Loss Paralysis



## Medical Services & Treatments

- Air/Ground Ambulance
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation
- Therapy Services
- Pain Management
- Blood/Plasma/Platelets
- Inpatient Surgery
- Outpatient Ambulatory Surgery



## Accidental Death

- Accidental Death
- Common Carrier<sup>AI4</sup>



## Hospital<sup>AI2</sup> – Accident

- Admission
- Confinement
- Admission – Intensive Care Unit (ICU)
- Confinement – ICU
- Inpatient Rehabilitation Unit



## Additional Benefits

- Lodging<sup>AI5</sup>

# Accident insurance – Plan breakdown

You have a choice of two plans: Low Plan and High Plan



Covered conditions <sup>AI7</sup>	Low Plan MetLife Accident Insurance pays you	High Plan MetLife Accident Insurance pays you
<b>Injuries –</b> <i>12 covered injury types</i>	Ranging from <b>\$25 – \$5,000</b> per injury	Ranging from <b>\$50 – \$10,000</b> per injury
<b>Medical services &amp; treatment –</b> <i>15 covered medical services &amp; treatments</i>	Ranging from <b>\$15 – \$1,000</b> per medical service/treatment	Ranging from <b>\$25 – \$2,000</b> per medical service/treatment
<b>Hospital coverage<sup>AI2</sup></b> (due to an Accident)	<b>\$500 (non-ICU) – \$1,000 (ICU)</b> admission benefit per accident  <b>\$100</b> a day for non-ICU confinement up to 31 days  <b>\$200</b> a day for ICU confinement up to 31 days	<b>\$1,000 (non-ICU) – \$2,000 (ICU)</b> admission benefit per accident  <b>\$200</b> a day for non-ICU confinement up to 31 days  <b>\$400</b> a day for ICU confinement up to 31 days

# Accident Insurance – Plan breakdown

You have a choice of two plans: Low Plan and High Plan



Covered conditions <sup>AI7</sup>	<b>Low Plan</b> MetLife Accident Insurance pays you	<b>High Plan</b> MetLife Accident Insurance pays you
<b>Accidental death</b>	<b>\$25,000</b> <b>\$75,000</b> if passenger on common carrier <sup>AI4</sup>	<b>\$50,000</b> <b>\$150,000</b> if passenger on common carrier <sup>AI4</sup>
<b>Dismemberment, loss &amp; paralysis</b>	<b>\$250 – \$10,000</b> per injury	<b>\$500 – \$50,000</b> per injury
<b>Additional benefits – Lodging<sup>AI5</sup></b>	<b>\$100</b> per night, up to 31 nights	<b>\$200</b> per night, up to 31 nights

