

Voluntary Accident Insurance

Accident Insurance coverage provides you with payment for a covered accident such as an injury while doing home repairs or while on vacation. It may also pay a benefit if you undergo testing, or receive medical services, treatment or care for any one of more than 150 covered events. This includes hospitalization resulting from an accident, and accidental death or dismemberment.

Other covered events may include:

- Fractures
- Dislocations
- Second and third degree burns
- Skin grafts
- Torn knee cartilage
- Ruptured disc
- Concussions
- Cuts/lacerations
- Eye injuries
- Coma
- Broken teeth

Who Is Eligible

You can enroll yourself and your eligible family members for coverage during the enrollment period. You must be actively at work for coverage to be effective. There is no waiting period for coverage to begin.

How Benefits Are Paid

Tax-free payments will be paid directly to you, not to the doctors, hospitals or other health care providers. You may use your benefit as you see fit. It can be used to help pay for Medical plan deductibles, coinsurance and co-pays, out-of-network treatments, your family's everyday living expenses or whatever else you need while recuperating from an accident.

For More Information

The Accident Insurance plan is administered by MetLife. Limits and exclusions may apply. If you have any questions, please contact MetLife at **800-GET-MET8 (800-438-6388)**.

Benefit Type	MetLife Accident Insurance Pays YOU
Injuries	
Fractures	\$50 - \$3,000
Dislocations	\$50 - \$3,000
Second and Third Degree Burns	\$50 - \$5,000
Concussions	\$200
Cuts/Lacerations	\$25 - \$200
Eye Injuries	\$200
Medical Services & Treatment	
Ambulance	\$200 - \$750
Emergency Care	\$25 - \$50
Non-Emergency Care	\$25
Physician Follow-Up	\$50
Therapy Services (including physical therapy)	\$15
Medical Testing Benefit	\$100
Medical Appliances	\$50 - \$500
Inpatient Surgery	\$100 - \$1,000
Hospital Coverage (Accident)	
Admission	\$1,000 per accident
Confinement (non-ICU confinement paid for up to 365 days; ICU confinement paid for 30 days)	\$100 (non-ICU)/\$200 (ICU) a day
Inpatient Rehab (paid per accident)	\$100 a day, up to 15 days
Other Benefits	
Lodging (pays for lodging for a companion up to 30 nights per calendar year)	\$100 per night, up to 30 nights per calendar year