



Accident Insurance

Administered by MetLife

Accident insurance provides you with a lump-sum payment to help with costs related to a covered injury. The benefit includes more than 150 covered events, and there is no limit on the number of separate accidents covered.

- ▶ You can use the benefit for any out-of-pocket medical or non-medical costs, including deductibles, copays, and coinsurance, or even for childcare or travel needed as you recover.
- ▶ Payments are made directly to you.
- ▶ There are no waiting periods for coverage.
- ▶ The plan is portable, meaning you can continue your coverage if you change jobs or retire.
- ▶ Premiums are paid on an after-tax basis.
- ▶ Treatment for mental illness is not covered by Accident Insurance. Treatment for alcoholism and drug addiction in a hospital is not covered, nor is injury or illness resulting from drug and alcohol misuse.

Questions? For more information on accident insurance, go to <https://bhr.sd.gov/benefits/flexible-benefits/accident/>, visit metlife.com/southdakota, or call MetLife at 1.800.GET.MET8 (1.800.438.6388).

1. Chip fractures are paid at 25% of fracture benefit, and partial dislocations are paid at 25% of dislocation benefit.

2. Covered services/treatments must be the result of covered accidents as defined in the group policy/certificate. See the Outline of Coverage for more details.

PREMIUMS	24 PAY PERIODS	12 PAY PERIODS
Employee	\$1.52	\$3.04
Employee + spouse	\$2.90	\$5.80
Employee + child(ren)	\$3.22	\$6.44
Family	\$4.03	\$8.06

INJURIES	The plan pays you ...
Fractures ¹	\$50-\$5,000
Dislocations ¹	\$100-\$3,200
Second- and third-degree burns	\$100-\$6,400
Concussions	\$200
Cuts/lacerations	\$25-\$400
Eye injuries	\$200

MEDICAL SERVICES & TREATMENT ²	
Ambulance	\$200-\$750
Emergency care	\$50-\$150
Non-emergency care	\$50
Physician follow-up	\$50
Therapy services <small>Includes physical therapy</small>	\$25
Medical testing	\$100
Medical appliances	\$50-\$500
Surgical Repair	\$100-\$1,000
Dismemberment or paralysis	\$50-\$10,000