

## Accident Insurance

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

State of South  
Dakota

### Accident Insurance Benefits

With MetLife, you'll have a plan (called the "Low Plan") that provides payments in addition to any other insurance payments you may receive<sup>1</sup>. Here are just some of the covered events/services<sup>2</sup>.

Benefit Type	Low Plan Benefits
<b>Accidental Injury Benefits</b>	
Fracture* (depending on the fracture and type of repair)	\$50 – \$5,000
Dislocation* (depending on the dislocation and type of repair)	\$100 – \$3,200
Second- or Third- Degree Burn (depending on degree of burn and percentage of burnt skin)	\$100 – \$6,400
Concussion	\$200
Coma	\$5,000
Laceration (depending on the length of the cut and type of repair)	\$25 – \$400
Broken Tooth	Crown: \$50 / Filling: \$25 Extraction: \$150
Eye Injury	\$200
<b>Accident - Medical Services &amp; Treatment Benefits</b>	
Ambulance	Ground: \$200 / Air: \$750
Emergency Care (depending on location of care)	\$50 – \$150
Non-Emergency Initial Care	\$50
Physician Follow-Up	\$50
Therapy Services (including physical therapy)	\$25
Medical Testing	\$100
Medical Appliances (depending on the appliance)	\$50 – \$500
Transportation	\$300
Benefit Type	Low Plan Benefits
Pain Management (for epidural anesthesia)	\$50
Prosthetic Device	One device: \$500 More than one device: \$1,000
Modification	\$500
Blood/Plasma/Platelets	\$300
Surgical Repair (depending on the type of surgery)	\$100-\$1,000



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Exploratory Surgery	\$100
Other Outpatient Surgery	\$150
<b>Accidental Dismemberment, Functional Loss &amp; Paralysis Benefits</b>	
Dismemberment/Functional Loss (depending on the injury)	\$50 - \$2,000
Paralysis (depending on the number of limbs)	\$5,000 - \$10,000

### \* Notes Regarding Certain Benefits

- **Fracture and Dislocation benefits** – Chip fractures are paid at 25% of the applicable fracture benefit and partial dislocations are paid at 25% of the applicable dislocation benefit.

## 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 <sup>3</sup>	Benefit Amount
Ambulance (ground)	\$200
Emergency Care	\$150
Physician Follow-Up (\$50 x 2)	\$100
Medical Testing	\$100
Concussion	\$200
Broken Tooth (repaired by crown)	\$50
Benefits paid by MetLife Group Accident Insurance	\$800

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. **You are eligible to enroll yourself and your eligible family members!**<sup>4</sup> You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

### 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.**<sup>5</sup> 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](https://mybenefits.metlife.com).**

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

<sup>2</sup> Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.

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



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<sup>4</sup> 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. Children may be covered to age 26. There are benefit reductions that may begin at age 65.

<sup>15</sup> 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.