



MetLife

Group Accident Benefits

Benefits			High Plan
Category	Subcategory	Benefits	
Accident - Medical Treatment and Services Benefits	Ambulance	Air Benefit	\$1,000
		Ground Benefit	\$300
	Transportation	Transportation Benefit	\$400
	Emergency Care Benefit	Emergency Room	\$100
		Physician's Office	\$100
		Urgent Care	\$100
	Non- Emergency	Initial Care Benefit	\$50
	Wellness Screening	Per Member Per Calendar Year	\$50
	Medical Testing	Medical Testing Benefit (X-Ray, MR/MRI, ultrasound, NCV, CT/CAT, EEG)	\$200
	Physician Follow-Up Visit Benefit	Visit Benefit	\$75
	Therapy Services	Cognitive Behavioral Therapy	\$25
		Occupational Therapy	\$25
		Physical Therapy	\$25
		Respiratory therapy	\$25
Speech Therapy		\$25	
Vocational Therapy		\$25	
Accident - Medical Treatment and Services Benefits	Pain	Pain Management Benefit (for Epidural Anesthesia)	\$100
	Prosthetic Device Benefit	One Device Only	\$750
		More than One Device	\$1,500
	Medical Appliance Benefit	Brace	\$100
		Cane	\$100
		Crutches	\$100
		Walker - expected use < 1yr	\$200
		Walker - expected use >=1 yr	\$500
		Walking Boot	\$100
		Wheel chair or motorized scooter- expected use < 1yr	\$200
		Wheel chair or motorized scooter- expected use >=1yr	\$1,000
		Other medical device used for Mobility	\$100
		Medical Appliance Benefit Limit	Limit for all Medical Appliances combined, per Covered Person, per Accident
	Modification Benefit	Modification Benefit	\$1,000
Blood/ Plasma/ Platelets	Blood Benefit	\$400	

Group Accident Benefits (Continued)

		Benefits	High Plan
Category	Subcategory	Benefits	
Accidental Injury Benefits	Fracture Benefit (Closed)	Face or Nose (except mandible or maxilla)	\$1,000
		Skull Fracture - depressed (except bones of face or nose)	\$3,000
		Skull Fracture - non depressed (except bones of face or nose)	\$2,000
		Lower Jaw, Mandible (except alveolar process)	\$500
		Upper Jaw, Maxilla (except alveolar process)	\$1,000
		Upper Arm between Elbow and Shoulder (humerus)	\$1,000
		Shoulder Blade (scapula), Collarbone (clavicle, sternum)	\$500
		Forearm (radius and/or ulna), Hand, Wrist (except fingers)	\$500
		Rib	\$500
		Finger, Toe	\$100
		Vertebrae, Body of (excluding vertebral processes)	\$2,000
		Vertebral Process	\$500
		Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)	\$2,000
		Hip, Thigh (femur)	\$3,000
		Coccyx	\$500
		Leg (tibia and/or fibula)	\$2,000
		Kneecap (patella)	\$500
		Ankle	\$500
	Foot (except toes)	\$500	
	Chip Fracture	25%	
	Fracture Benefit (Open)	Face or Nose (except mandible or maxilla)	\$2,000
		Skull Fracture - depressed (except bones of face or nose)	\$6,000
		Skull Fracture - non depressed (except bones of face or nose)	\$4,000
		Lower Jaw, Mandible (except alveolar process)	\$1,000
		Upper Jaw, Maxilla (except alveolar process)	\$2,000
		Upper Arm between Elbow and Shoulder (humerus)	\$2,000
		Shoulder Blade (scapula), Collarbone (clavicle, sternum)	\$1,000
		Forearm (radius and/or ulna), Hand, Wrist (except fingers)	\$1,000
Rib		\$1,000	
Finger, Toe		\$200	
Vertebrae, Body of (excluding vertebral processes)	\$4,000		

Benefits			High Plan	
Category	Subcategory	Benefits		
Accidental Injury	Burn Benefit	2nd Degree w/ less than 10% of surface skin burnt	\$100	
		2nd Degree 10-25% surface skin burnt	\$200	
		2nd Degree 25-35% surface skin burnt	\$500	
		2nd Degree 35% or more of surface skin burnt	\$1,000	
		3rd Degree w/ less than 10% of surface skin burnt	\$1,000	
		3rd Degree 10-25% surface skin burnt	\$2,000	
		3rd Degree 25-35% surface skin burnt	\$5,000	
		3rd Degree 35% or more of surface skin burnt	\$10,000	
	Skin Graft Benefit	Skin Graft for 2nd or 3rd Degree burn	50%	
	Concussion Benefit	Concussion	\$400	
	Coma Benefit	Coma	\$10,000	
	Ruptured Disc	Surgical Repair Benefit	\$1,000	
	Torn Cartilage in Knee	With surgical repair	\$750	
		Exploratory Surgery without repair (Torn Cartilage)	\$150	
	Laceration Benefit	Without repair by stiches	\$50	
		Repaired by stiches but less than 2 inches long	\$100	
		Repaired by stiches and 2-6 inches long	\$200	
		Repaired by stiches and over 6 inches long	\$400	
	Torn, Ruptured or Severed Tendon/Ligament/Rotator Cuff	Surgical repair: one tendon/ligament/rotator cuff	\$750	
		Surgical repair: two or more tendons/ligaments/rotator cuffs	\$1,000	
		Exploratory Surgery without repair	\$150	
	Accidentally Broken Tooth Benefit	Crown	\$200	
		Extraction	\$100	
		Filling	\$50	
	Eye Injury	Eye Injury Benefit	\$300	
			High Plan	
		Subcategory	Benefits	
		Inpatient Surgery Benefit	Cranial surgery	\$2,000
			Exploratory Surgery	\$200
			Hernia Repair	\$200
		Thoracic cavity or abdominal pelvic cavity surgery	\$2,000	
	Outpatient Ambulatory Surgery Benefit	Outpatient Surgery Benefit	\$300	
	Accident -Hospital Admission Benefit	Non- ICU Hospital Admission payable 1 time per Accident	\$1,000	
		Intensive Care Unit Admission payable 1 time per Accident	\$2,000	
	Accident - Hospital Confinement Benefit	Non- ICU Hospital Confinement is payable for up to 31 days per covered person (starting on day 1)	\$200	
		ICU Accident Hospital Confinement is	\$400	

		payable for up to 31 days per covered person (starting on day 1)	
	Rehab	Inpatient Rehabilitation Benefit is payable for up to 15 days per covered person per accident, but not to exceed 30 days per calendar year.	\$200
	Lodging	Lodging Benefit* is payable for up to 31 days per calendar year.	\$200

		Benefits	High Plan*		
Category	Subcategory	Benefits	Employee	Spouse	Child
Death	Accidental Death	Basic Accidental Death Benefit	\$50,000	\$25,000	\$10,000
		AD Common Carrier ¹ Benefit	\$150,000	\$75,000	\$30,000

Other Benefits

<p>Health Screening Benefit</p>	<p>Paid one time per calendar year.</p> <p>The Covered Tests are: physical exam, biopsies for cancer, blood test to determine total cholesterol, blood test to determine triglycerides, bone marrow testing, breast MRI, breast ultrasound, breast sonogram, cancer antigen 15-3 blood test for breast cancer (CA 15-3), cancer antigen 125 blood test for ovarian cancer (CA 125), carcinoembryonic antigen blood test for colon cancer (CEA), carotid Doppler, chest x-rays, clinical testicular exam, colonoscopy, digital rectal exam (DRE), Doppler screening for cancer, Doppler screening for peripheral vascular disease, Echocardiogram, electrocardiogram (EKG), endoscopy, fasting blood glucose test, fasting plasma glucose test, flexible sigmoidoscopy, hemoccult stool specimen, hemoglobin A1C, human papillomavirus (HPV) vaccination, lipid panel, mammogram, oral cancer screening, pap smears or thin prep pap test, prostate-specific antigen (PSA) test, serum cholesterol test to determine LDL and HDL levels, serum protein electrophoresis, skin cancer biopsy, skin cancer screening, skin exam, stress test on bicycle or treadmill, successful completion of smoking cessation program, tests for sexually transmitted infections (STIs), thermography, two hour post-load plasma glucose test, ultrasounds for cancer detection, ultrasound screening of the abdominal aorta for abdominal aortic aneurysms, and virtual colonoscopy.</p> <p>The Health Screening Benefit is not available in all states. For Texas situated policies and Texas residents covered under policies situated in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).</p>
<p>MetLife AdvantagesSM - Services or Discounts added at no additional cost to you or your employees</p>	<p>Will Preparation Services¹</p> <p>As an added benefit your employees will have access to MetLife's online will preparation services provided by SmartLegalForms to create a binding will, living will or assign a power of attorney.</p> <p>MetLife VisionAccess²</p> <p>As an added benefit your employees will have access to the MetLife VisionAccess discount program. The program provides a discount on eye exams, glasses and frames, and laser vision correction when visiting a participating private practice.</p> <p>Digital Legacy (MetLife Infinity)³</p> <p>As an added benefit your employees will be able to create an account from web, mobile and tablet devices where they can to upload, store and share digital assets including pictures, videos, audio files and documents. Assets are stored in collections where employees can share with family and friends through scheduled releases now or in the future. An employee can also set up a "trusted" individual who can release collections if the user becomes unable to do so in their future.</p> <p>Funeral Discount and Planning Services⁴</p> <p>As an added benefit your employees will have access to funeral discounts and planning services. Through Dignity Memorial, employees and family members will have access to compassionate counselors as well as discounts on funeral services through the largest network of funeral homes and cemetery providers in North America.</p>