# Accident Insurance

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

**Lower Colorado River Authority**

## Accident Insurance Benefits

With MetLife, you'll have a choice of two plans (called the "Low Plan" and the "High Plan") that provide payments in addition to any other insurance payments you may receive[1]. Here are just some of the covered events/services[2].

| Benefit Type[1] | Low Plan Benefits | High Plan Benefits |
|---|---|---|
| **Accidental Injury Benefits** | | |
| Fracture* (depending on the fracture and type of repair) | $75 – $6,000 | $100 – $8,000 |
| Dislocation* (depending on the dislocation and type of repair) | $150 – $6,000 | $200 – $8,000 |
| Second- or Third- Degree Burn (depending on degree of burn and percentage of burnt skin) | $75 – $7,500 | $75 – $10,000 |
| Concussion | $250 | $250 |
| Coma | $7,500 | $7,500 |
| Laceration (depending on the length of the cut and type of repair) | $35 – $300 | $50 – $400 |
| Broken Tooth | Crown: $150 / Filling: $25 / Extraction: $75 | Crown: $200 / Filling: $25 / Extraction: $100 |
| Eye Injury | $250 | $300 |
| **Accident - Medical Services & Treatment Benefits** | | |
| Ambulance | Ground: $500 / Air: $1,000 | Ground: $500 / Air: $1,000 |
| Emergency Care (depending on location of care) | $50 – $100 | $75 – $200 |
| Non-Emergency Initial Care | $50 | $75 |
| Physician Follow-Up | $50 | $100 |
| Therapy Services (including physical therapy) | $25 | $35-$50 depending on the type of service |
| Medical Testing | $125 | $200 |
| Medical Appliances (depending on the appliance) | $50 – $500 | $75 – $750 |
| Transportation | $300 | $300 |
| **Benefit Type** | **Low Plan Benefits** | **High Plan Benefits** |
| Pain Management (for epidural anesthesia) | $50 | $75 |
| Prosthetic Device | One device: $500<br>More than one device: $1,000 | One device: $750<br>More than one device: $1,500 |
| Modification | $750 | $1,000 |
| Blood/Plasma/Platelets | $350 | $400 |

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|---|---|---|
| Surgical Repair<br>(depending on the type of surgery) | $125-$1,250 | $150-$1,500 |
| Exploratory Surgery | $125 | $150 |
| Other Outpatient Surgery | $250 | $300 |
| **Hospital Benefits*** | | |
| Admission | $1,500 for the day of admission | $2,500 for the day of admission |
| Intensive Care Unit (ICU) Supplemental Admission | $1,000 for the day of admission | $2,000 for the day of admission |
| Confinement<br>(paid for up to 15 days per accident) | $100 per day | $200 per day |
| ICU Supplemental Confinement<br>(paid for up to 15 days per accident) | $100 per day | $200 per day |
| Inpatient Rehabilitation<br>(paid for up to 15 days per accident) | $100 per day | $150 per day |
| **Paralysis Benefits** | | |
| Paralysis<br>(depending on the number of limbs) | $7,500 - $15,000 | $10,000 - $20,000 |
| **Other Benefits** | | |
| Lodging Benefit* - for a companion of a covered person who is hospitalized | $100 per day | $100 per day |

**Organized Sports Activity Injury Benefit Rider**
This coverage includes an Organized Sports Activity Benefit Rider. The rider increases the amount payable under the Certificate for certain benefits by 25% for injuries resulting from an accident that occurred while participating as a player in an organized sports activity. The rider sets forth terms, conditions and limitations, including the covered persons to whom the rider applies.

*** Notes Regarding Certain Benefits**

- **Fracture and Dislocation benefits –** Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit
- **Lodging Benefit –** The lodging must be at least 50 miles from the insured's primary residence.

## 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[3] | Benefit Amount |
|---|---|
| Ambulance (ground) | **$500** |
| Emergency Care | **$200** |
| Physician Follow-Up ($100 x 2) | **$200** |
| Medical Testing | **$200** |
| Concussion | **$250** |
| Broken Tooth (repaired by crown) | **$200** |
| Benefits paid by<br>MetLife Group Accident Insurance | **$1,550** |

Benefit amount is based on a sample MetLife plan design. Actual plan design and benefits may vary.

## Questions & Answers


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## Accident Insurance

**Q. Who is eligible to enroll for this accident coverage?**

**A. You are eligible to enroll yourself and your eligible family members![4]** 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.[5]** 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.**

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[1] Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.
[2] Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
[3] Benefits and amounts are based on sample MetLife plan design. Plan design and plan benefits may vary.
[4] Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
[5] 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.


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