

Covered Benefits

All benefits must relate to injuries sustained in an accident. Please contact MetLife for detailed definitions and state variations of covered benefits.

Category	Subcategory	Benefits	High Plan*		
		Benefits	Employee	Spouse	Child
Death	Accidental Death	Basic Accidental Death Benefit	\$100,000	\$50,000	\$20,000
		AD Common Carrier ¹ Benefit	\$200,000	\$100,000	\$50,000
Accidental Dismemberment/Functional Loss/Paralysis Benefits	Basic Dismemberment/ Functional Loss Benefit	Loss of one finger or one toe	\$1,000	\$1,000	\$1,000
		Loss of one arm or one leg	\$15,000	\$15,000	\$15,000
		Loss of one hand or one foot	\$15,000	\$15,000	\$15,000
		Loss of two or more fingers or toes in any combination	\$2,000	\$2,000	\$2,000
		Loss of sight in one eye	\$15,000	\$15,000	\$15,000
		Loss of hearing in one ear	\$15,000	\$15,000	\$15,000
	Catastrophic Dismemberment/ Functional Loss Benefit	Loss of both arms or both legs or one arm and one leg	\$10,000	\$10,000	\$10,000
		Loss of both hands or both feet or one hand and one foot	\$10,000	\$10,000	\$10,000
		Loss of sight in both eyes	\$10,000	\$10,000	\$10,000
		Loss of hearing in both ears	\$10,000	\$10,000	\$10,000
		Loss of ability to speak	\$10,000	\$10,000	\$10,000
	Paralysis Benefit	Two Limbs (paraplegia or hemiplegia)	\$5,000	\$5,000	\$5,000
		Four Limbs (quadriplegia)	\$10,000	\$10,000	\$10,000

*The benefit amount will be reduced by the amount of any Accidental Dismemberment / Functional Loss / Paralysis Benefits and Modification Benefit paid for Injuries sustained by the Covered Person in the same Accident for which the Accidental Death Benefit is being paid

¹Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details.

Benefits			High Plan
Category	Subcategory	Benefits	
Accidental Injury Benefits	Fracture Benefit (Closed)	Face or Nose (except mandible or maxilla)	\$750
		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)	\$500
		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	\$500
		Vertebrae, Body of (excluding vertebral processes)	\$500
		Vertebral Process	\$250
		Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)	\$2,000
		Hip, Thigh (femur)	\$6,000
		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)	\$750
		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)	\$500
		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	\$500
		Vertebrae, Body of (excluding vertebral processes)	\$500

Benefits			High Plan
Category	Subcategory	Benefits	
Accidental Injury Benefits	Fracture Benefit (Open)	Vertebral Process	\$250
		Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)	\$2,000
		Hip, Thigh (femur)	\$6,000
		Coccyx	\$500
		Leg (tibia and/or fibula)	\$2,000
		Kneecap (patella)	\$500
		Ankle	\$500
		Foot (except toes)	\$500
		Chip Fracture	25%
	Dislocation Benefit (Closed)	Lower Jaw	\$500
		Collarbone (sternoclavicular)	\$1,000
		Collarbone (acromioclavicular and separation)	\$500
		Shoulder (glenohumeral)	\$500
		Rib	\$500
		Elbow	\$500
		Wrist	\$500
		Bone or Bones of the Hand (other than fingers)	\$500
		Hip	\$3,000
		Knee (except patella)	\$2,000
		Ankle - Bone or bones of the Foot (other than toes)	\$1,000
		One Toe or Finger	\$100
		Partial Dislocation	25%
	Dislocation Benefit (Open)	Lower Jaw	\$500
		Collarbone (sternoclavicular)	\$1,000
		Collarbone (acromioclavicular and separation)	\$500
		Shoulder (glenohumeral)	\$500
		Rib	\$500
		Elbow	\$500
		Wrist	\$500
		Bone or Bones of the Hand (other than fingers)	\$500
		Hip	\$3,000
		Knee (except patella)	\$2,000
		Ankle - Bone or bones of the Foot (other than toes)	\$1,000
		One Toe or Finger	\$100
		Partial Dislocation	25%

Benefits			High Plan
Category	Subcategory	Benefits	
Accidental Injury	Burn Benefit	2nd Degree w/ less than 10% of surface skin burnt	\$50
		2nd Degree 10-25% surface skin burnt	\$100
		2nd Degree 25-35% surface skin burnt	\$250
		2nd Degree 35% or more of surface skin burnt	\$500
		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	\$5,000
	Ruptured Disc	Surgical Repair Benefit	\$2,000
	Torn Cartilage in Knee	With surgical repair	\$750
		Exploratory Surgery without repair (Torn Cartilage)	\$400
	Laceration Benefit	Without repair by stitches	\$50
		Repaired by stitches but less than 2 inches long	\$100
		Repaired by stitches and 2-6 inches long	\$200
		Repaired by stitches 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	\$750
		Exploratory Surgery without repair	\$600
	Accidentally Broken Tooth Benefit	Crown	\$400
		Extraction	\$150
		Filling	\$75
	Eye Injury	Eye Injury Benefit	\$400

Benefits			
Category	Subcategory	Benefits	High Plan
Accident - Medical Treatment and Services Benefits	Ambulance	Air Benefit	\$1,500
		Ground Benefit	\$400
	Transportation	Transportation Benefit	\$1,000
	Emergency Care Benefit	Emergency Room	\$200
		Physician's Office	\$200
		Urgent Care	\$200
	Non- Emergency	Initial Care Benefit	\$50
	Medical Testing	Medical Testing Benefit (X-Ray, MR/MRI, ultrasound, NCV, CT/CAT, EEG)	\$200
	Physician Follow-Up Visit Benefit	Visit Benefit	\$100
	Therapy Services	Cognitive Behavioral Therapy	\$100
		Occupational Therapy	\$100
		Physical Therapy	\$100
		Respiratory therapy	\$100
		Speech Therapy	\$100
		Vocational Therapy	\$100
Accident - Medical Treatment and Services Benefits	Pain	Pain Management Benefit (for Epidural Anesthesia)	\$50
	Prosthetic Device Benefit	One Device Only	\$2,000
		More than One Device	\$4,000
	Medical Appliance Benefit	Brace	\$100
		Cane	\$100
		Crutches	\$100
		Walker - expected use < 1yr	\$200
		Walker - expected use >=1 yr	\$200
		Walking Boot	\$100
		Wheel chair or motorized scooter- expected use < 1yr	\$200
		Wheel chair or motorized scooter- expected use >=1yr	\$200
		Other medical device used for Mobility	\$100
	Medical Appliance Benefit Limit	Limit for all Medical Appliances combined, per Covered Person, per Accident	\$1,000
	Modification Benefit	Modification Benefit	\$2,000
	Blood/ Plasma/ Platelets	Blood Benefit	\$500

Benefits			High Plan
Category	Subcategory	Benefits	
Accident - Medical Treatment and Services Benefits	Inpatient Surgery Benefit	Cranial surgery	\$3,000
		Exploratory Surgery	\$300
		Hernia Repair	\$300
		Thoracic cavity or abdominal pelvic cavity surgery	\$3,000
	Outpatient Ambulatory Surgery Benefit	Outpatient Surgery Benefit	\$500
Accident - Hospital Benefits	Accident -Hospital Admission Benefit	Non- ICU Hospital Admission payable 1 time per Accident	\$1,500
		Intensive Care Unit Admission payable 1 time per Accident	\$3,000
	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 payable for up to 31 days per covered person (starting on day 1)	\$400
	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.	\$300
Other Benefits	Health Screening	Health Screening Benefit	\$50
	Lodging	Lodging Benefit* is payable for up to 31 days per calendar year.	\$100

*The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

Other Benefits	
Health Screening Benefit	<p>Paid one time per calendar year. The covered tests are: Annual 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, any cervical cancer screening test approved by the federal Food and Drug Administration upon approval by the Covered Person's Physician; 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, a human papillomavirus (HPV) test that is approved by the federal Food and Drug Administration; 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>
MetLife AdvantagesSM - Services or Discounts added at no additional cost to you or your employees	<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</p>

	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.
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MetLife AdvantagesSM Disclaimers

MetLife AdvantagesSM availability may vary by state.

¹WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. The WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

²MetLife VisionAccess is a discount program and not an insured benefit. The program is available at no charge regardless of enrollment in other MetLife benefits as long as the plan sponsor has an active MetLife group product. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. MetLife Vision Access is available to anyone regardless of affiliation with MetLife.

³MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.

⁴Funeral Discount and Planning Services - Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. SCI offers planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For TN, the funeral services discount is available for "At Need" services only. Not approved in AK, CT, FL, KS, KY, MD, MO, MT, ND, NH, NJ, NY, TX and WA.

Rates

Type	Monthly
Employee Only	\$14.56
Employee + Spouse	\$25.34
Employee + Children	\$28.77
Employee + Spouse/Children	\$36.04