

Accident Insurance

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

Accident Insurance Benefits

With MetLife, you'll have a choice of two plans (called the "Plan 1" and the "Plan 2") that provide payments in addition to any other insurance payments you may receive¹. Here are just some of the covered events/services².

Your plan pays a lump-sum Initial Benefit upon the first verified diagnosis of a Covered Condition. Your plan also pays a lump-sum Recurrence Benefit⁴ for a subsequent verified diagnosis of certain Covered Conditions as shown in the table below. A Recurrence Benefit is only available if an Initial Benefit has been paid for the same Covered Condition. There is a 30 Benefit Suspension Period that applies to Recurrence Benefits.

Benefit Type	Plan 1 Benefits	Plan 2 Benefits
Accidental Injury Benefits		
Fracture* (depending on the fracture and type of repair)	\$100 – \$8,000	\$200 – \$10,000
Dislocation* (depending on the dislocation and type of repair)	\$100 – \$8,000	\$200 – \$10,000
Second- or Third- Degree Burn (depending on degree of burn and percentage of burnt skin)	\$75 – \$10,000	\$100 – \$15,000
Concussion	\$250	\$500
Coma	\$7,500	\$12,000
Laceration (depending on the length of the cut and type of repair)	\$50 – \$400	\$75 – \$700
Broken Tooth	Crown: \$200 Filling: \$25 Extraction: \$100	Crown: \$300 Filling: \$50 Extraction: \$150
Eye Injury	\$300	\$400
Accident - Medical Services & Treatment Benefits		
Ambulance	Ground: \$300 Air: \$1,200	Ground: \$400 Air: \$1,500
Emergency Care (depending on location of care)	\$75 – \$150	\$100 – \$200
Physician Follow-Up	\$75	\$100
Therapy Services (including physical therapy)	\$35	\$50
Medical Testing	\$150	\$200
Medical Appliances (depending on the appliance)	\$75 – \$750	\$150 – \$1,000
Transportation	\$300	\$500
Pain Management (for epidural anesthesia)	\$75	\$100
Prosthetic Device	One device: \$750 More than one device: \$1,500	One device: \$1,000 More than one device: \$2,000
Modification	\$1,000	\$1,500
Blood/Plasma/Platelets	\$400	\$500



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Surgical Repair (depending on the type of surgery)	\$150-\$1,500	\$200-\$2,000
Exploratory Surgery	\$150	\$300
Other Outpatient Surgery	\$300	\$400
General Anesthesia Benefit	\$100	\$200
Hospital Benefits		
Admission	\$500 for the day of admission	\$1,000 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 (paid for up to 365 days per accident)	\$100 per day	\$200 per day
ICU Supplemental Confinement (paid for up to 365 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation (paid for up to 31 days per accident)	\$200 per day	\$400 per day
Accidental Dismemberment, Functional Loss & Paralysis Benefits		
Dismemberment/Functional Loss (depending on the injury)	\$1,000 – \$1,000	\$2,000 – \$2,000
Paralysis (depending on the number of limbs)	\$10,000 - \$20,000	\$20,000 - \$40,000
Other Benefits		
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$200 per day

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	Plan 2 Benefit Amount
Ambulance (ground)	\$400
Emergency Care	\$200
Physician Follow-Up (\$100 x 2)	\$200
Medical Testing	\$200
Concussion	\$500
Broken Tooth (repaired by crown)	\$300
Benefits paid by MetLife Group Accident Insurance	\$1,800

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

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Questions & Answers

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

A. You are eligible to enroll yourself, legal spouses, legally dependent children, including: biological or adopted children, stepchildren, foster children and children for whom you have a court-appointed legal guardianship. Dependent children are covered until the end of the month in which they turn age 26!⁴ You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective. 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.

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 Columbia University's Benefit Website: <https://humanresources.columbia.edu/voluntary-benefits>. Once enrolled, visit our website: mybenefits.metlife.com.

Insurance Rates

MetLife offers group rates and payroll deduction, so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Accident Insurance	Monthly Cost to You	
Coverage Options	Plan 1	Plan 2
Employee	\$3.36	\$5.64
Employee & Spouse	\$6.11	\$10.26
Employee & Child(ren)	\$7.77	\$13.32
Employee & Spouse/Child(ren)	\$10.52	\$17.93

¹ 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.

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

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

⁴ 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.

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.