

These states are NOT approved  
for the product and/or group so  
we cannot ever list them here:  
Alaska, Maine, New Hampshire,  
Oregon



## READ YOUR OUTLINE OF COVERAGE

Group Accident Insurance is provided under a Group Policy that has been issued to the Policyholder. **The Policyholder is National Federation of Independent Contractors.**

The Outline of Coverage provides a very brief summary of the important features of the Group Accident Insurance. The Outline of Coverage is not the insurance contract and only the actual provisions of the Group Policy and Certificate under which you have coverage will control.

### To access and read your Outline of Coverage:

- If you are a **RESIDENT** of one of the following states, click on the box below that shows the name of your state of residence:

OR

- If you do not reside in one of the above listed states, click on the box below that shows the name of the **GROUP POLICY ISSUANCE STATE. The GROUP POLICY ISSUANCE STATE is: Tennessee.**

It is important that you follow the above directions and click on the box for the state that applies to you. Some of the information in the Outline of Coverage varies by state.

Please contact MetLife at 1-800-GET-MET8 if you have any questions about this important coverage.



**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

**THE CERTIFICATE OF INSURANCE PROVIDES LIMITED BENEFITS – BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. YOU SHOULD HAVE MEDICAL COVERAGE IN FORCE WHEN YOU ENROLL FOR THIS INSURANCE.**

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**OUTLINE OF COVERAGE**

**1) Read Your Certificate Carefully** - This outline of coverage provides a very brief description of the important features of the coverage. This is not the insurance contract and only the actual provisions of the Group Policy and Certificate under which you have coverage will control. The Certificate sets forth in detail the rights and obligations of both you and MetLife. It is, therefore, important that you **READ YOUR CERTIFICATE CAREFULLY!**

**2) Accident-only coverage** is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident **ONLY**, subject to any limitations contained in the Certificate. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

**3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

### Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### **4) Exclusions and limitations:**

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
  - an "over the counter" drug, medication or sedative taken as directed.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's voluntary use, by any means, of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the covered person's mental illness, or the diagnosis or treatment of such mental illness, except for the covered person's use of:
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- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or
- any of the following outside of the United States, Canada or Mexico:

- any medical or healthcare treatment, services or transportation; or
- any inpatient admission or stay in any medical or health care facility.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

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Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
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Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
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<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
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Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* Notes Regarding Certain Benefits

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- the covered person's voluntary use, by any means, of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
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- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
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- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
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**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

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**3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

**Accident Insurance Benefits Summary**

<b>Accidental Injury Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Fracture Benefit <sup>1</sup>	A range of \$100-\$8,000 depending on the fracture and type of repair	\$250-\$12,000 depending on the fracture and type of repair
Dislocation Benefit <sup>1</sup>	\$100-\$8,000 depending on the dislocation and type of repair	\$250-\$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75-\$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150-\$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50-\$400 depending on the length of the cut and type of repair	\$100-\$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500

<b>Accident - Medical Services &amp; Treatment Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75-\$150 depending on location of care	\$125-\$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75-\$750 depending on the appliance	\$200-\$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150 - \$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500
Home Care Benefit (paid no more than 2 days per accident and 10 days per lifetime)	\$25 per day	\$25 per day
Accidental Ingestion Outpatient Treatment Benefit: Emergency Room Urgent Care Facility Physician's Office (paid no more than \$500 per accidental ingestion and per calendar year)	\$150 \$75 \$75	\$250 \$125 \$125
<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Accidental Ingestion Confinement Benefit (paid for up to 30 days per accidental ingestion and 30 days per calendar year.	\$50 per day	\$50 per day

Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000-\$20,000 depending on the number of limbs	\$30,000-\$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit <sup>2</sup> - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

<sup>1</sup> Chip fractures are paid at 25% of the applicable fracture benefit and partial dislocations are paid at 25% of the applicable dislocation benefit.

<sup>2</sup> The lodging must be at least 50 miles from insured's primary residence.

#### 4) Exclusions and limitations:

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the voluntary use, of any:
- controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970 (the Controlled Substances Act), as now or hereafter amended, unless prescribed by a physician for the covered person; or
- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the covered person's mental illness, or the diagnosis or treatment of such mental illness, except for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a physician; or
  - an "over the counter" drug, medication or sedative taken as directed;
- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving in a professional capacity in any motor-driven vehicle in a race, stunt show or speed test;

- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or
- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or
  - any inpatient admission or stay in any medical or health care facility.

**Participation in a Riot** means all forms of public violence, disorder or disturbance of the peace by three or more persons. It does not matter whether:

- there was common intent; or
- there was intent to damage any person or property, or to break the law.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

**This is the end of the Outline of Coverage that applies to you.**





**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

**THE CERTIFICATE OF INSURANCE PROVIDES LIMITED BENEFITS – BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. YOU SHOULD HAVE MEDICAL COVERAGE IN FORCE WHEN YOU ENROLL FOR THIS INSURANCE.**

**THE CERTIFICATE IS NOT A MEDICARE SUPPLEMENT CONTRACT.  
IF YOU ARE ELIGIBLE FOR MEDICARE, REVIEW THE GUIDE TO  
HEALTH INSURANCE FOR PEOPLE WITH MEDICARE AVAILABLE FROM METLIFE.**

**OUTLINE OF COVERAGE**

**1) Read Your Certificate Carefully** - This outline of coverage provides a very brief description of the important features of the coverage. This is not the insurance contract and only the actual provisions of the Group Policy and Certificate under which you have coverage will control. The Certificate sets forth in detail the rights and obligations of both you and MetLife. It is, therefore, important that you **READ YOUR CERTIFICATE CAREFULLY!**

**2) Accident-only coverage** is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident **ONLY**, subject to any limitations contained in the Certificate. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

**3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

## Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### **4) Exclusions and limitations:**

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
  - an "over the counter" drug, medication or sedative taken as directed;.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's voluntary use, by any means, of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the covered person's mental illness, or the diagnosis or treatment of such mental illness, except for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a physician; or
  - an "over the counter" drug, medication or sedative taken as directed;
- activities required by the covered person to carry out the duties and responsibilities of their service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or
- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or

- any inpatient admission or stay in any medical or health care facility.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

**This is the end of the Outline of Coverage that applies to you.**



**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

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**2) Accident-only coverage** is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident **ONLY**, subject to any limitations contained in the Certificate. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

**3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

## Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500



<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 31 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### **4) Exclusions and limitations:**

- The Certificate does not provide benefits for any loss for a covered person caused or contributed by: the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, or riot;
- the covered person's participation in a felony;
- dental care or treatment or cosmetic surgery, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the Covered Person's alcoholism or drug addiction;
- the covered person's mental or emotional disorders or treatment of such mental or emotional disorders except for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a physician; or
  - an "over the counter" drug, medication or sedative taken as directed;
- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- if acting in a professional capacity, the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person participating in any professional competitive athletic activity for which any type of compensation or remuneration is received; or
- if acting in a professional capacity, the covered person hang gliding, para-kiting, or sail-gliding.

In addition, the Certificate does not provide benefits for:

- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or
  - any inpatient admission or stay in any medical or health care facility.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

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**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

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You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

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Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### **4) Exclusions and limitations:**

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
  - an "over the counter" drug, medication or sedative taken as directed.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's voluntary use, of:
  - any narcotic, unless it is:
    - taken or used as prescribed by a physician;
- the covered person's voluntary use of poison, gas, or fumes;
- with respect to the Paralysis Benefits section of this certificate, the covered person's suicide or attempted suicide (while sane or insane);
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving in a professional capacity in any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or
- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or
  - any inpatient admission or stay in any medical or health care facility.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.



**This is the end of the Outline of Coverage that applies to you.**



**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

**THE CERTIFICATE OF INSURANCE PROVIDES LIMITED BENEFITS – BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. YOU SHOULD HAVE MEDICAL COVERAGE IN FORCE WHEN YOU ENROLL FOR THIS INSURANCE.**

**THE CERTIFICATE IS NOT A MEDICARE SUPPLEMENT CONTRACT.  
IF YOU ARE ELIGIBLE FOR MEDICARE, REVIEW THE GUIDE TO  
HEALTH INSURANCE FOR PEOPLE WITH MEDICARE AVAILABLE FROM METLIFE.**

**OUTLINE OF COVERAGE**

- 1) Read Your Certificate Carefully** - This outline of coverage provides a very brief description of the important features of the coverage. This is not the insurance contract and only the actual provisions of the Group Policy and Certificate under which you have coverage will control. The Certificate sets forth in detail the rights and obligations of both you and MetLife. It is, therefore, important that you **READ YOUR CERTIFICATE CAREFULLY!**
- 2) Accident-only coverage** is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident **ONLY**, subject to any limitations contained in the Certificate. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.
- 3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

### Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### **4) Exclusions and limitations:**

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
  - an "over the counter" drug, medication or sedative taken as directed..

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's voluntary use, by any means, of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
- the covered person's suicide or attempted suicide (while sane );
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the covered person's mental illness, or the diagnosis or treatment of such mental illness, except for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a physician; or
  - an "over the counter" drug, medication or sedative taken as directed;
- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or
  - any inpatient admission or stay in any medical or health care facility.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

**This is the end of the Outline of Coverage that applies to you.**



**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

**THE CERTIFICATE OF INSURANCE PROVIDES LIMITED BENEFITS – BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. YOU SHOULD HAVE MEDICAL COVERAGE IN FORCE WHEN YOU ENROLL FOR THIS INSURANCE.**

**THE CERTIFICATE IS NOT A MEDICARE SUPPLEMENT CONTRACT.  
IF YOU ARE ELIGIBLE FOR MEDICARE, REVIEW THE GUIDE TO  
HEALTH INSURANCE FOR PEOPLE WITH MEDICARE AVAILABLE FROM METLIFE.**

**OUTLINE OF COVERAGE**

**1) Read Your Certificate Carefully** - This outline of coverage provides a very brief description of the important features of the coverage. This is not the insurance contract and only the actual provisions of the Group Policy and Certificate under which you have coverage will control. The Certificate sets forth in detail the rights and obligations of both you and MetLife. It is, therefore, important that you **READ YOUR CERTIFICATE CAREFULLY!**

**2) Accident-only coverage** is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident **ONLY**, subject to any limitations contained in the Certificate. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

**3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.



## Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### **4) Exclusions and limitations:**

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
- an "over the counter" drug, medication or sedative taken as directed.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's voluntary use, by any means, of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the covered person's mental illness, or the diagnosis or treatment of such mental illness, except for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a physician; or
  - an "over the counter" drug, medication or sedative taken as directed;
- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or
- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or

- any inpatient admission or stay in any medical or health care facility.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** The premium rates for this insurance take into consideration benefit levels, the demographics of the insured group, the applicable industry, and other risk-related rating factors. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

The applicable Premium for you is shown in the enclosed rate sheet.

Please complete the following estimated annual premium information once you have made your coverage selections using the premium rates supplied by us.  
(to be completed by applicant)

Estimated annual premium \$\_\_\_\_\_

At this time there is no trend information regarding premium increases and decreases to disclose.

**This is the end of the Outline of Coverage that applies to you.**



**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

**THE CERTIFICATE OF INSURANCE PROVIDES LIMITED BENEFITS – BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. YOU SHOULD HAVE MEDICAL COVERAGE IN FORCE WHEN YOU ENROLL FOR THIS INSURANCE.**

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**OUTLINE OF COVERAGE**

**1) Read Your Certificate Carefully** - This outline of coverage provides a very brief description of the important features of the coverage. This is not the insurance contract and only the actual provisions of the Group Policy and Certificate under which you have coverage will control. The Certificate sets forth in detail the rights and obligations of both you and MetLife. It is, therefore, important that you **READ YOUR CERTIFICATE CAREFULLY!**

**2) Accident-only coverage** is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident **ONLY**, subject to any limitations contained in the Certificate. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

**3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

**Accident Insurance Benefits Summary**

<b>Accidental Injury Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Fracture Benefit (Chip fractures are paid at 25% of the applicable fracture benefit)	A range of \$100-\$8,000 depending on the fracture and type of repair	\$250-\$12,000 depending on the fracture and type of repair
Dislocation Benefit (Chip fractures are paid at 25% of the applicable dislocation benefit)	\$100-\$8,000 depending on the dislocation and type of repair	\$250-\$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75-\$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150-\$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000

Laceration Benefit	\$50-\$400 depending on the length of the cut	\$100-\$800 depending on the length of the cut
Broken Tooth Benefit	\$100	\$200
Eye Injury Benefit	\$300	\$500
<b>Accident – Medical Care &amp; Service Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75-\$150 depending on location of care	\$125-\$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75-\$750 depending on the appliance	\$200-\$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Transfusion Benefit	\$400	\$600
Surgery Benefits	Minor Surgery: \$750 Major Surgery: \$1,500	Minor Surgery: \$1,125 Major Surgery: \$2,500
Other Outpatient Surgery Benefit	\$300	\$500
<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 31 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Accidental Paralysis Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000-\$20,000 depending on the number of limbs	\$30,000-\$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit - for a companion of a covered person who is hospitalized (the lodging must be at least 50 miles from insured's primary residence)	\$100 per day	\$300 per day

#### **4) Exclusions and limitations:**

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis, care or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
- an "over the counter" drug, medication or sedative taken as directed.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's voluntary use, by any means, of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in a wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat or provide care for an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the covered person's mental illness, or the diagnosis, care or treatment of such mental illness, except for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a physician; or
  - an "over the counter" drug, medication or sedative taken as directed;
- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or
- any of the following outside of the United States, Canada or Mexico:



- any medical care or healthcare treatment, services or transportation; or
- any inpatient admission or stay in any medical or health care facility.

**5) (a) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**(b) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**This is the end of the Outline of Coverage that applies to you.**



**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

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- 2) Accident-only coverage** is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident **ONLY**, subject to any limitations contained in the Certificate. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.
- 3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

### Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### **4) Exclusions and limitations:**

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
  - an "over the counter" drug, medication or sedative taken as directed.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's voluntary use, by any means, of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed; or
  - alcohol in combination with any drug, medication, or sedative;
- the covered person's voluntary inhalation of gas, or fumes or voluntary taking of poison;
- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war (the term "war" does not include terrorist acts);
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the covered person's mental illness, or the diagnosis or treatment of such mental illness, except for the covered person's use of:
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- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or
- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or

- any inpatient admission or stay in any medical or health care facility.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

**This is the end of the Outline of Coverage that applies to you.**





**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

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Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

### Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### **4) Exclusions and limitations:**

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

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  - an "over the counter" drug, medication or sedative taken as directed.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

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  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
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  - alcohol in combination with any drug, medication, or sedative; or
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- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
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- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
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Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
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Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
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Modification Benefit	\$1,000	\$2,000
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<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
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Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

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- 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.
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#### **4) Exclusions and limitations:**

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  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
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    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
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  - treat an injury;
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- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or
- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or

- any inpatient admission or stay in any medical or health care facility.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

**This is the end of the Outline of Coverage that applies to you.**



**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

**THE CERTIFICATE OF INSURANCE PROVIDES LIMITED BENEFITS – BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. YOU SHOULD HAVE MEDICAL COVERAGE IN FORCE WHEN YOU ENROLL FOR THIS INSURANCE.**

**THE CERTIFICATE IS NOT A MEDICARE SUPPLEMENT CONTRACT.  
IF YOU ARE ELIGIBLE FOR MEDICARE, REVIEW THE GUIDE TO  
HEALTH INSURANCE FOR PEOPLE WITH MEDICARE AVAILABLE FROM METLIFE.**

**OUTLINE OF COVERAGE**

- 1) Read Your Certificate Carefully** - This outline of coverage provides a very brief description of the important features of the coverage. This is not the insurance contract and only the actual provisions of the Group Policy and Certificate under which you have coverage will control. The Certificate sets forth in detail the rights and obligations of both you and MetLife. It is, therefore, important that you **READ YOUR CERTIFICATE CAREFULLY!**
- 2) Accident-only coverage** is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident **ONLY**, subject to any limitations contained in the Certificate. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.
- 3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

## Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### **4) Exclusions and limitations:**

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
  - an "over the counter" drug, medication or sedative taken as directed

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's voluntary use, by any means, of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war— this exclusion only applies to a covered person while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the covered person's mental illness, or the diagnosis or treatment of such mental illness, except for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a physician; or
  - an "over the counter" drug, medication or sedative taken as directed;
- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or



- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or
  - any inpatient admission or stay in any medical or health care facility.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

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**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

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This limited health benefits plan does not provide comprehensive medical coverage. It is a basic or limited benefits Certificate and is not intended to cover all medical expenses. This plan is not designed to cover the costs of serious or chronic illness.

**OUTLINE OF COVERAGE**

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**2) Accident-only coverage** is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident **ONLY**, subject to any limitations contained in the Certificate. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

**3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

## Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### **4) Exclusions and limitations:**

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
  - an "over the counter" drug, medication or sedative taken as directed.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or
- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or
  - any inpatient admission or stay in any medical or health care facility.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

**This is the end of the Outline of Coverage that applies to you.**





**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

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**OUTLINE OF COVERAGE**

**1) Read Your Certificate Carefully** - This outline of coverage provides a very brief description of the important features of the coverage. This is not the insurance contract and only the actual provisions of the Group Policy and Certificate under which you have coverage will control. The Certificate sets forth in detail the rights and obligations of both you and MetLife. It is, therefore, important that you **READ YOUR CERTIFICATE CAREFULLY!**

**2) Accident-only coverage** is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident **ONLY**, subject to any limitations contained in the Certificate. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

**3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

## Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### **4) Exclusions and limitations:**

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
  - an "over the counter" drug, medication or sedative taken as directed.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's voluntary use, by any means, of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed; or
  - alcohol in combination with any drug, medication, or sedative;
- the covered person's intentional ingestion of poison, or intentional inhalation of gas, or fumes;
- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the covered person's mental illness, or the diagnosis or treatment of such mental illness, except for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a physician; or
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- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

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- any inpatient admission or stay in any medical or health care facility.

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**This is the end of the Outline of Coverage that applies to you.**



**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

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**OUTLINE OF COVERAGE**

- 1) Read Your Certificate Carefully** - This outline of coverage provides a very brief description of the important features of the coverage. This is not the insurance contract and only the actual provisions of the Group Policy and Certificate under which you have coverage will control. The Certificate sets forth in detail the rights and obligations of both you and MetLife. It is, therefore, important that you **READ YOUR CERTIFICATE CAREFULLY!**
- 2) Accident-only coverage** is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident **ONLY**, subject to any limitations contained in the Certificate. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.
- 3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

## Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500



<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 31 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### 4) Exclusions and limitations:

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
  - an "over the counter" drug, medication or sedative taken as directed.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's voluntary use, by any means, of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's voluntary active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's active participation in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the covered person's mental illness, or the diagnosis or treatment of such mental illness, except for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a physician; or
  - an "over the counter" drug, medication or sedative taken as directed;
- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or
- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or

- any inpatient admission or stay in any medical or health care facility.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

**This is the end of the Outline of Coverage that applies to you.**



**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

**THE CERTIFICATE OF INSURANCE PROVIDES LIMITED BENEFITS – BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. YOU SHOULD HAVE MEDICAL COVERAGE IN FORCE WHEN YOU ENROLL FOR THIS INSURANCE.**

**THE CERTIFICATE IS NOT A MEDICARE SUPPLEMENT CONTRACT.  
IF YOU ARE ELIGIBLE FOR MEDICARE, REVIEW THE GUIDE TO  
HEALTH INSURANCE FOR PEOPLE WITH MEDICARE AVAILABLE FROM METLIFE.**

**OUTLINE OF COVERAGE**

- 1) Read Your Certificate Carefully** - This outline of coverage provides a very brief description of the important features of the coverage. This is not the insurance contract and only the actual provisions of the Group Policy and Certificate under which you have coverage will control. The Certificate sets forth in detail the rights and obligations of both you and MetLife. It is, therefore, important that you **READ YOUR CERTIFICATE CAREFULLY!**
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- 3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

## Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### 4) Exclusions and limitations:

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
  - an "over the counter" drug, medication or sedative taken as directed.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's voluntary and felonious use, by any means, of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
- the covered person's suicide or attempted suicide (while sane );
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or
- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or
  - any inpatient admission or stay in any medical or health care facility.



**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

**This is the end of the Outline of Coverage that applies to you.**



METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")

**ACCIDENT-ONLY COVERAGE**

**IMPORTANT INFORMATION ABOUT THE COVERAGE YOU ARE BEING OFFERED**

**THE CERTIFICATE OF INSURANCE PROVIDES LIMITED BENEFITS – BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. YOU SHOULD HAVE MEDICAL COVERAGE IN FORCE WHEN YOU ENROLL FOR THIS INSURANCE.**

**THE CERTIFICATE IS NOT A MEDICARE SUPPLEMENT CONTRACT.  
IF YOU ARE ELIGIBLE FOR MEDICARE, REVIEW THE GUIDE TO  
HEALTH INSURANCE FOR PEOPLE WITH MEDICARE AVAILABLE FROM METLIFE.**

**Benefits provided under the Certificate are non-coordinated - this means that benefits are payable without regard to any other coverage that you may have.**

Save this statement! It may be important to you in the future. The Washington State Insurance Commissioner requires that we give you the following information about fixed payment benefits.

**This coverage is not comprehensive health care insurance and will not cover the cost of most hospital and other medical services.**

**DISCLOSURE STATEMENT**

**1) Read Your Certificate Carefully** - This disclosure statement provides a very brief description of the important features of the coverage. This is not the insurance contract and only the actual provisions of the Group Policy and Certificate under which you have coverage will control. The Group Policy itself will include in detail the rights and obligations of both the Group Policyholder and us. The Certificate sets forth in detail the rights and obligations of both you and MetLife. It is, therefore, important that you **READ YOUR CERTIFICATE CAREFULLY**

The benefits under this policy are summarized below:

**2) Accident-only coverage** is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident ONLY, subject to any limitations contained in the Certificate. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses. This coverage is designed to pay you a fixed dollar amount regardless of the amount that the provider charges. Payments are not based on a percentage of the provider's charge and are paid in addition to any other health plan coverage you may have.

Accident insurance coverage is designed to provide to persons insured, coverage for certain losses resulting from an Accident ONLY, subject to any limitations contained in the Certificate.

**CAUTION: If you are also covered under a High Deductible Health Plan (HDHP) and are contributing to a Health Savings Account (HSA), you should check with your tax advisor or benefit advisor prior to purchasing this coverage to be sure that you will continue to be eligible to contribute to the HSA if this coverage is purchased.**

**3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, “you” and “your” refer to the member who becomes insured for accident-only insurance coverage. The term “covered person” refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

## Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### **4) Exclusions and limitations:**

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
- an "over the counter" drug, medication or sedative taken as directed.

We will not pay benefits for the covered person's injury due to voluntary use, by any means, of poison, gas or fumes.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the covered person's mental illness, or the diagnosis or treatment of such mental illness, except for the covered person's use of:

- any drug, medication or sedative that is taken or used as prescribed by a physician; or
- an "over the counter" drug, medication or sedative taken as directed;
- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
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**METROPOLITAN LIFE INSURANCE COMPANY ("MetLife")**

**ACCIDENT-ONLY COVERAGE**

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Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### **4) Exclusions and limitations:**

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

- for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
  - an "over the counter" drug, medication or sedative taken as directed.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's voluntary use, by any means, of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the covered person's mental illness, or the diagnosis or treatment of such mental illness, except for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a physician; or
  - an "over the counter" drug, medication or sedative taken as directed;
- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or
- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or
  - any inpatient admission or stay in any medical or health care facility.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

**This is the end of the Outline of Coverage that applies to you.**

## **Notice for New Mexico Residents**

The following notice is provided in accordance with New Mexico requirements.

The coverage provided under your benefits plan or policy underwritten by Metropolitan Life Insurance Company is limited in nature and may not provide financial protection for significant costs that you could incur for the diagnosis or treatment of COVID-19 ("Corona virus") related illness.

If you do not have comprehensive major medical coverage, in addition to the plan or policy issued by our company, you may incur significant uninsured medical expenses associated with the testing, diagnosis and treatment of illness caused by COVID-19.

Major medical plans offer robust consumer protections, and are required to waive all deductibles, co-pays and other cost sharing expenses for the diagnosis or treatment of COVID-19 related illness. Your policy or plan with us is not a major medical plan and does not provide such protections.

If you do not have major medical coverage, you may:

1. Contact a licensed insurance broker or agent to see about major medical coverage availability.
2. To see if you are eligible for a special enrollment period for major medical coverage through the New Mexico Health Insurance Exchange, contact beWellnm toll-free at 1-833-862-3935.
3. To see if you are eligible for Medicaid coverage and to complete an application, please call the Human Services Department's Medicaid Expansion Hotline toll-free at 1-855-637-6574 or visit <https://www.yes.state.nm.us/yesnm/home/index>
4. To see if you are eligible for high risk pool coverage, please contact the New Mexico Medical Insurance Pool (the "High Risk Pool ") at 1-844-728-7896 or <https://nmmip.org/>". If you are uninsured and have a COVID-19 diagnosis, your condition qualifies you for Pool coverage.

The Centers for Disease Control and the New Mexico Department of Health each have websites with considerable information on COVID-19. Visit each website at <https://www.cdc.gov/> or <http://cv.nmhealth.org/>.

Individuals who have symptoms consistent with COVID-19 should immediately call the NM Department of Health at 1-855-600-3453.





**METROPOLITAN LIFE INSURANCE COMPANY**

**("MetLife") ACCIDENT-ONLY COVERAGE**

**THE CERTIFICATE OF INSURANCE PROVIDES LIMITED BENEFITS – BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. YOU SHOULD HAVE MEDICAL COVERAGE IN FORCE WHEN YOU ENROLL FOR THIS INSURANCE.**

**THE CERTIFICATE IS NOT A MEDICARE SUPPLEMENT CONTRACT. IF YOU ARE ELIGIBLE FOR MEDICARE, REVIEW THE GUIDE TO HEALTH INSURANCE FOR PEOPLE WITH MEDICARE AVAILABLE FROM**

**METLIFE. OUTLINE OF COVERAGE**

**1) Read Your Certificate Carefully** - This outline of coverage provides a very brief description of the important features of the coverage. This is not the insurance contract and only the actual provisions of the Group Policy and Certificate under which you have coverage will control. The Certificate sets forth in detail the rights and obligations of both you and MetLife. It is, therefore, important that you **READ YOUR CERTIFICATE CAREFULLY!**

**2) Accident-only coverage** is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident **ONLY**, subject to any limitations contained in the Certificate. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

**3) Benefits:** The listing below shows the benefits provided for you – benefits for dependents may vary from the amounts listed. Benefits are payable for injuries that result directly from an accident that occurs after coverage takes effect under the Certificate.

Please be aware that the Certificate contains specific conditions, definitions, maximums, limitations, exclusions and proof requirements for the benefits described below.

Throughout this outline, "you" and "your" refer to the member who becomes insured for accident-only insurance coverage. The term "covered person" refers to a person for whom insurance is in effect under the Certificate.

You may select from the plan choice(s) shown below which provide payments in addition to any other insurance payments you may receive.

### Accident Insurance Benefits Summary

Accidental Injury Benefits	Low Plan Benefits	High Plan Benefits
Fracture Benefit*	\$100 – \$8,000 depending on the fracture and type of repair	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$750
Coma Benefit	\$7,500	\$15,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$400 Filling \$75 Extraction \$200
Eye Injury Benefit	\$300	\$500
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300 Air: \$1,000	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$75 – \$150 depending on location of care	\$125 – \$250 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$125
Physician Follow-Up Visit Benefit	\$75	\$125
Therapy Services Benefit (including physical therapy)	\$35	\$65
Medical Testing Benefit	\$150	\$250
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$300	\$500
Pain Management Benefit (for epidural anesthesia)	\$75	\$125
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,250 More than one device: \$2,500
Modification Benefit	\$1,000	\$2,000
Blood/Plasma/Platelets Benefit	\$400	\$600
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$250-\$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$300
Other Outpatient Surgery Benefit	\$300	\$500

<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$300 per day
<b>Paralysis</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Paralysis	\$10,000 - \$20,000 depending on the number of limbs	\$30,000 - \$60,000 depending on the number of limbs
<b>Other Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$100 per day	\$300 per day

\* 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.
- Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

#### 4) Exclusions and limitations:

The Certificate does not provide benefits for any loss for a covered person caused by the covered person's sickness, or the diagnosis or treatment of such sickness, except:

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  - any drug, medication or sedative that is taken or used as prescribed by a Physician; or
  - an "over the counter" drug, medication or sedative taken as directed.

The Certificate does not provide benefits for any loss for a covered person caused or contributed to by:

- the covered person's voluntary use, by any means, of:
  - any drug, medication or sedative, unless it is:
    - taken or used as prescribed by a physician; or
    - an "over the counter" drug, medication or sedative taken as directed;
  - alcohol in combination with any drug, medication, or sedative; or
  - poison, gas, or fumes;
- the covered person's suicide or attempted suicide (while sane or insane);
- the covered person's intentionally self-inflicted injury;
- war, whether declared or undeclared; or act of war;
- the covered person's active participation in an insurrection, rebellion, riot, or terrorist act;
- the covered person's engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred;
- the covered person's infection, other than infection occurring in an external wound resulting from an Injury;
- food poisoning;
- the covered person's operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:
  - intoxicated means that the Insured's blood alcohol level met or exceeded .08%; and
  - motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile;
- dental or plastic surgery for cosmetic purposes, except when such surgery is performed to:
  - treat an injury;
  - correct a disorder of normal bodily function or structure that was caused by an injury for which coverage is not otherwise excluded under this Certificate; or
  - reconstruct a part of the body which was disfigured or removed as a result of an injury for which coverage is not otherwise excluded under this Certificate;
- the covered person's mental illness, or the diagnosis or treatment of such mental illness, except for the covered person's use of:
  - any drug, medication or sedative that is taken or used as prescribed by a physician; or
  - an "over the counter" drug, medication or sedative taken as directed;
- activities required by the covered person's service in the armed forces or any auxiliary unit of the armed forces of any country or international authority;
- the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight;
- the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation;
- the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received; or
- the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment. For the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running.

In addition, the Certificate does not provide benefits for:

- a covered person while incarcerated in any type of penal or detention facility; or
- any of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or
  - any inpatient admission or stay in any medical or health care facility.

**5) When your insurance ends.** Your insurance will end if: the Group Policy ends; you die; insurance ends for your class; your premium is not paid when due; you cease to be in an eligible class; or your employment ends.

**6) Administration of insurance.** Some services in connection with this insurance may be performed by our third-party administrator(s). This service arrangement in no way alters Metropolitan Life Insurance Company's obligation to you. Services will not be performed by our third-party administrator(s) if prohibited by mutual agreement with a group customer.

**7) Premiums.** Premiums for this insurance are shown in the enclosed materials. Premiums for this coverage are subject to change in accordance with the provisions of the Group Policy.

**This is the end of the Outline of Coverage that applies to you.**