

Accident Insurance

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



Enrollment Period: October 18th to October 29th

Accident Insurance Benefits

With MetLife, the plan provides payments in addition to any other insurance payments you may receive¹. Here are just some of the covered events/services².

BENEFIT AMOUNTS			
BENEFIT	EMPLOYEE	SPOUSE	CHILD
PARALYSIS BENEFIT CATEGORY			
Two Limbs (paraplegia or hemiplegia)	\$10,000	\$10,000	\$10,000
Four Limbs (quadriplegia)	\$20,000	\$20,000	\$20,000

BENEFIT	BENEFIT LIMITS	BENEFIT AMOUNTS ALL COVERED PERSONS
ACCIDENTAL INJURY BENEFITS CATEGORY		
Fracture Benefit (Closed)		
Face or Nose (except mandible or maxilla)	If more than one bone is fractured, the amount we will pay for all fractures combined will be no more than 2 times the highest Fracture Benefit.	\$1,000
Skull Fracture - depressed (except bones of face or nose)		\$3,000
Skull Fracture - non depressed (except bones of face or nose)		\$2,000
Lower Jaw, Mandible (except alveolar process)		\$1,000
Upper Jaw, Maxilla (except alveolar process)		\$1,000
Upper Arm between Elbow and Shoulder (humerus)		\$1,000
Shoulder Blade (scapula), Collarbone (clavicle, sternum)		\$1,000
Forearm (radius and/or ulna), Hand, Wrist (except fingers)		\$1,000
Rib		\$500
Finger, Toe		\$100
Vertebrae, Body of (excluding vertebral processes)		\$2,000
Vertebral Process		\$500
Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)		\$2,000
Hip, Thigh (femur)		\$3,000
Coccyx		\$500



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Leg (tibia and/or fibula)		\$2,000
Kneecap (patella)		\$500
Ankle		\$500
Foot (except toes)		\$500
Chip Fracture		25%
Fracture Benefit (Open)		
Face or Nose (except mandible or maxilla)	If more than one bone is fractured, the amount we will pay for all fractures combined will be no more than 2 times the highest Fracture Benefit.	\$2,000
Skull Fracture - depressed (except bones of face or nose)		\$6,000
Skull Fracture - non depressed (except bones of face or nose)		\$4,000
Lower Jaw, Mandible (except alveolar process)		\$2,000
Upper Jaw, Maxilla (except alveolar process)		\$2,000
Upper Arm between Elbow and Shoulder (humerus)		\$2,000
Shoulder Blade (scapula), Collarbone (clavicle, sternum)		\$2,000
Forearm (radius and/or ulna), Hand, Wrist (except fingers)		\$2,000
Rib		\$1,000
Finger, Toe		\$200
Vertebrae, Body of (excluding vertebral processes)		\$4,000
Vertebral Process		\$1,000
Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)		\$4,000
Hip, Thigh (femur)		\$6,000
Coccyx		\$1,000
Leg (tibia and/or fibula)		\$4,000
Kneecap (patella)		\$1,000
Ankle		\$1,000
Foot (except toes)		\$1,000
Chip Fracture		25%
Dislocation Benefit (Closed)		
Lower Jaw	If more than one joint is dislocated, the amount we will pay for all dislocations combined will be no more than 2 times the highest Dislocation Benefit.	\$500
Collarbone (sternoclavicular)		\$1,000
Collarbone (acromioclavicular and separation)		\$500
Shoulder (glenohumeral)		\$500

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Rib		\$500
Elbow		\$500
Wrist		\$500
Bone or Bones of the Hand (other than fingers)		\$500
Hip		\$3,000
Knee (except patella)		\$2,000
Ankle - Bone or bones of the Foot (other than toes)		\$1,000
One Toe or Finger		\$100
Partial Dislocation		25%
Dislocation Benefit (Open)		
Lower Jaw	If more than one joint is dislocated, the amount we will pay for all dislocations combined will be no more than 2 times the highest Dislocation Benefit.	\$1,000
Collarbone (sternoclavicular)		\$2,000
Collarbone (acromioclavicular and separation)		\$1,000
Shoulder (glenohumeral)		\$1,000
Rib		\$1,000
Elbow		\$1,000
Wrist		\$1,000
Bone or Bones of the Hand (other than fingers)		\$1,000
Hip		\$6,000
Knee (except patella)		\$4,000
Ankle - Bone or bones of the Foot (other than toes)		\$2,000
One Toe or Finger		\$200
Partial Dislocation		25%
Burn Benefit		
2nd Degree w/ less than 10% of surface skin burnt	1 time per accident; Unlimited time(s) per calendar year	\$50
2nd Degree 10-25% surface skin burnt		\$100
2nd Degree 25-35% surface skin burnt		\$250
2nd Degree 35% or more of surface skin burnt		\$500
3rd Degree w/ less than 10% of surface skin burnt		\$500
3rd Degree 10-25% surface skin burnt		\$1,000
3rd Degree 25-35% surface skin burnt		\$2,500
3rd Degree 35% or more of surface skin burnt		\$5,000
Concussion Benefit		
Concussion	1 time(s) per calendar year	\$200

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Coma Benefit		
Coma	1 time(s) per accident; Unlimited time(s) per calendar year	\$5,000
Laceration Benefit		
Without repair by stitches	1 time per accident; 3 time(s) per calendar year	\$25
Repaired by stitches but less than 2 inches long		\$50
Repaired by stitches and 2-6 inches long		\$100
Repaired by stitches and over 6 inches long		\$200
Broken Tooth Benefit		
Crown	1 time(s) per accident; Unlimited time(s) per calendar year (applies to all procedures)	\$100
Extraction	1 time(s) per accident; Unlimited time(s) per calendar year (applies to all procedures)	\$50
Filling	1 time(s) per accident; Unlimited time(s) per calendar year (applies to all procedures)	\$25
Eye Injury Benefit		
Eye Injury	1 time(s) per accident; Unlimited time(s) per calendar year	\$200
MEDICAL TREATMENT AND SERVICES BENEFITS CATEGORY		
Ground Ambulance Benefit		
Ground Ambulance	1 time(s) per accident; Unlimited time(s) per calendar year	\$200
Air Ambulance Benefit		
Air Ambulance	1 time(s) per accident; Unlimited time(s) per calendar year	\$750
Emergency Care Benefit		
Emergency Room	1 time per accident (combined with Non-Emergency Initial Care Benefit)	\$50
Physician's Office		\$25
Urgent Care		\$25
Non-Emergency Initial Care Benefit		
Non-Emergency Initial Care	1 time per accident (combined with Emergency Care Benefit)	\$25
Medical Testing Benefit		
Medical Testing (X-rays, MRI/MR, Ultrasound, NCV, CT/CAT, EEG)	2 time(s) per accident; Unlimited time(s) per calendar year	\$100

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Physician Follow-Up Benefit		
Physician Follow-Up Visit	2 time(s) per accident; 6 time(s) per calendar year	\$50
Transportation Benefit		
Transportation	1 time(s) per accident; 2 time(s) per calendar year	\$200
Therapy Services Benefit		
Acupuncture	10 time(s) per accident; Unlimited time(s) per calendar year	\$20
Chiropractic Therapy		\$20
Cognitive Behavioral Therapy		\$20
Occupational Therapy		\$20
Physical Therapy		\$20
Respiratory therapy		\$20
Speech Therapy		\$20
Vocational Therapy		\$20
Pain Benefit		
Pain Management (for Epidural Anesthesia)	1 time(s) per accident; Unlimited time(s) per calendar year	\$50
Prosthetic Device Benefit		
One Device Only	1 time(s) per accident; Unlimited time(s) per calendar year	\$500
More than One Device		\$1,000
Medical Appliance Benefit		
Brace	None	\$50
Cane		\$50
Crutches		\$50
Walker - expected use < 1yr		\$100
Walker - expected use >=1 yr		\$250
Walking Boot		\$50
Wheel chair or motorized scooter - expected use < 1yr		\$100
Wheel chair or motorized scooter - expected use >=1yr		\$500
Other medical device used for Mobility		\$50
Medical Appliance Benefit Limit (for all appliances combined per accident)		\$500
Blood/ Plasma/ Platelets Benefit		
Blood/Plasma/Platelets	1 time(s) per accident; Unlimited time(s) per calendar year	\$300
Surgery Benefits		
Surgical Repair – Cranial	1 time(s) per accident; Unlimited time(s) per calendar year	\$1,000

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Surgical Repair – Hernia		\$100
Surgical Repair – Ruptured Disc		\$500
Surgical Repair – Skin Graft (% of Burn Benefit)		50%
Surgical Repair – Torn Cartilage in Knee		\$500
Surgical Repair – Torn tendon/ligament/rotator cuff - one		\$500
Surgical Repair – Torn tendon/ligament/rotator cuff - two or more		\$750
Surgical Repair – Thoracic Cavity or Abdominal Pelvic Cavity		\$1,000
Exploratory Surgery (for any Surgery Benefit procedure)		\$100
Other Outpatient Surgery Benefit		
Other Outpatient Surgery Benefit	1 time(s) per accident; Unlimited time(s) per calendar year	\$150
ACCIDENT – HOSPITAL BENEFITS CATEGORY		
Hospital Admission Benefit		
Admission	1 time per accident; Unlimited times per calendar year	\$500
ICU Supplemental Admission (paid in addition to Admission)		\$500
Hospital Confinement Benefit		
Confinement	365 days per accident. Payable on the first day of admission. ICU Supplemental Confinement will pay an additional benefit for 365 of those days.	\$100
ICU Supplemental Confinement (paid in addition to Confinement)		\$100
Inpatient Rehabilitation Benefit		
Inpatient Rehabilitation	15 days per accident; 30 days per calendar year	\$100
OTHER BENEFITS CATEGORY		
Lodging Benefit	31 day(s) per calendar year	\$100

Notes Regarding Certain Benefits:

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

Please contact MetLife for detailed definitions and state variations of covered benefits.

Organized Sports Activity Injury Benefit Rider

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



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Benefit Payment Example

Kathy's daughter, Molly, was riding her bike to school. On her way there she fell to the ground, was knocked unconscious, and was taken to the local emergency room (ER) by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, since Molly's face was very swollen. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown. Depending on her health insurance, Kathy's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event ³	Benefit Amount
Ambulance (ground)	\$200
Emergency Care	\$50
Physician Follow-Up (\$50 x 2)	\$100
Medical Testing	\$100
Concussion	\$200
Broken Tooth (repaired by crown)	\$100
Benefits paid by MetLife Group Accident Insurance	\$750

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

Questions & Answers

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

A. You are eligible to enroll yourself and your eligible family members!⁴ You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective. Enroll for coverage at www.mychemoursbenefits.com

Q. How do I pay for my accident coverage?

A. Premiums will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you.⁵ You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

Q. Who do I call for assistance?

A. Contact a MetLife Customer Service Representative at Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.

Insurance Rates



Accident Insurance

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

Accident Insurance	Monthly Cost to You
Coverage Options	Plan Rates
Employee	\$5.33
Employee & Spouse	\$9.71
Employee & Child(ren)	\$11.46
Employee & Spouse/Child(ren)	\$14.36

¹ Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

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

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

⁴ Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Children may be covered to age 26. There are benefit reductions that may begin at age 65.

⁵ Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

MetLife AdvantagesSM

MetLife AdvantagesSM – Services or Discounts added at no additional cost to you or your employees

Will Preparation Services¹

As an added benefit your employees will have access to MetLife's online will preparation services provided by SmartLegalForms to create a binding will, living will or assign a power of attorney.

MetLife VisionAccess²

As an added benefit your employees will have access to the MetLife VisionAccess discount program. The program provides a discount on eye exams, glasses and frames, and laser vision correction when visiting a participating private practice.

Funeral Discount and Planning Services³

As an added benefit your employees will have access to funeral discounts and planning services. Through Dignity Memorial, employees and family members will have access to compassionate counselors as well as discounts on funeral services through the largest network of funeral homes and cemetery providers in North America.

MetLife AdvantagesSM Disclaimers

MetLife AdvantagesSM availability varies by state.

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

²MetLife VisionAccess is a discount program and not an insured benefit. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. MetLife Vision Access is available to anyone regardless of affiliation with MetLife.





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³Funeral Discount and Planning Services - Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For TN, the funeral services discount is available for "At Need" services only. Not approved in CT, FL, MD, MO, MT, NH and TX.