

Accident Insurance Plan - Covered Benefits

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

Benefits			Low Plan	High Plan
Category	Subcategory	Benefits		
Accidental Injury Benefits	Fracture Benefit (Closed)	Face or Nose (except mandible or maxilla)	\$500	\$1,000
		Skull Fracture - depressed (except bones of face or nose)	\$1,500	\$3,000
		Skull Fracture - non depressed (except bones of face or nose)	\$1,000	\$2,000
		Lower Jaw, Mandible (except alveolar process)	\$250	\$500
		Upper Jaw, Maxilla (except alveolar process)	\$500	\$1,000
		Upper Arm between Elbow and Shoulder (humerus)	\$500	\$1,000
		Shoulder Blade (scapula), Collarbone (clavicle, sternum)	\$250	\$500
		Forearm (radius and/or ulna), Hand, Wrist (except fingers)	\$250	\$500
		Rib	\$250	\$500
		Finger, Toe	\$50	\$100
		Vertebrae, Body of (excluding vertebral processes)	\$1,000	\$2,000
		Vertebral Process	\$250	\$500
		Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)	\$1,000	\$2,000
		Hip, Thigh (femur)	\$1,500	\$3,000
		Coccyx	\$250	\$500
		Leg (tibia and/or fibula)	\$1,000	\$2,000
		Kneecap (patella)	\$250	\$500
		Ankle	\$250	\$500
	Foot (except toes)	\$250	\$500	
	Chip Fracture	25%	25%	
	Fracture Benefit (Open)	Face or Nose (except mandible or maxilla)	\$1,000	\$2,000
		Skull Fracture - depressed (except bones of face or nose)	\$3,000	\$6,000
		Skull Fracture - non depressed (except bones of face or nose)	\$2,000	\$4,000
		Lower Jaw, Mandible (except alveolar process)	\$500	\$1,000
		Upper Jaw, Maxilla (except alveolar process)	\$1,000	\$2,000
		Upper Arm between Elbow and Shoulder (humerus)	\$1,000	\$2,000
		Shoulder Blade (scapula), Collarbone (clavicle, sternum)	\$500	\$1,000
		Forearm (radius and/or ulna), Hand, Wrist (except fingers)	\$500	\$1,000
Rib		\$500	\$1,000	
Finger, Toe		\$100	\$200	
Vertebrae, Body of (excluding vertebral processes)	\$2,000	\$4,000		

		Benefits	Low Plan	High Plan
Category	Subcategory	Benefits		
Accidental Injury Benefits	Fracture Benefit (Open)	Vertebral Process	\$500	\$1,000
		Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)	\$2,000	\$4,000
		Hip, Thigh (femur)	\$3,000	\$6,000
		Coccyx	\$500	\$1,000
		Leg (tibia and/or fibula)	\$2,000	\$4,000
		Kneecap (patella)	\$500	\$1,000
		Ankle	\$500	\$1,000
		Foot (except toes)	\$500	\$1,000
		Chip Fracture	25%	25%
	Dislocation Benefit (Closed)	Lower Jaw	\$250	\$500
		Collarbone (sternoclavicular)	\$500	\$1,000
		Collarbone (acromioclavicular and separation)	\$250	\$500
		Shoulder (glenohumeral)	\$250	\$500
		Rib	\$250	\$500
		Elbow	\$250	\$500
		Wrist	\$250	\$500
		Bone or Bones of the Hand (other than fingers)	\$250	\$500
		Hip	\$1,500	\$3,000
		Knee (except patella)	\$1,000	\$2,000
		Ankle - Bone or bones of the Foot (other than toes)	\$500	\$1,000
		One Toe or Finger	\$50	\$100
	Partial Dislocation	25%	25%	
	Dislocation Benefit (Open)	Lower Jaw	\$500	\$1,000
		Collarbone (sternoclavicular)	\$1,000	\$2,000
		Collarbone (acromioclavicular and separation)	\$500	\$1,000
		Shoulder (glenohumeral)	\$500	\$1,000
		Rib	\$500	\$1,000
Elbow		\$500	\$1,000	
Wrist		\$500	\$1,000	
Bone or Bones of the Hand (other than fingers)		\$500	\$1,000	
Hip		\$3,000	\$6,000	
Knee (except patella)		\$2,000	\$4,000	
Ankle - Bone or bones of the Foot (other than toes)		\$1,000	\$2,000	
One Toe or Finger		\$100	\$200	
Partial Dislocation	25%	25%		
Burn Benefit	2nd Degree w/ less than 10% of surface skin burnt	\$50	\$100	
	2nd Degree 10-25% surface skin burnt	\$100	\$200	
	2nd Degree 25-35% surface skin burnt	\$250	\$500	
	2nd Degree 35% or more of surface skin burnt	\$500	\$1,000	
	3rd Degree w/ less than 10% of surface skin burnt	\$500	\$1,000	

		Benefits		Low Plan	High Plan
Category	Subcategory	Benefits			
Accidental Injury Benefits		3rd Degree 10-25% surface skin burnt		\$1,000	\$2,000
		3rd Degree 25-35% surface skin burnt		\$2,500	\$5,000
		3rd Degree 35% or more of surface skin burnt		\$5,000	\$10,000
	Skin Graft Benefit	Skin Graft for 2nd or 3rd Degree burn		50%	50%
	Concussion Benefit	Concussion		\$200	\$400
	Coma Benefit	Coma		\$5,000	\$10,000
	Ruptured Disc	Surgical Repair Benefit		\$500	\$1,000
	Torn Cartilage in Knee	With surgical repair		\$500	\$750
		Exploratory Surgery without repair (Torn Cartilage)		\$100	\$150
	Laceration Benefit	Without repair by stiches		\$25	\$50
		Repaired by stiches but less than 2 inches long		\$50	\$100
		Repaired by stiches and 2-6 inches long		\$100	\$200
		Repaired by stiches and over 6 inches long		\$200	\$400
	Torn, Ruptured or Severed Tendon/ Ligament /Rotator Cuff	Surgical repair: one tendon/ligament/rotator cuff		\$500	\$750
Surgical repair: two or more tendons/ligaments/rotator cuffs		\$750	\$1,000		
Exploratory Surgery without repair		\$100	\$150		
Accidentally Broken Tooth Benefit	Crown		\$100	\$200	
	Extraction		\$50	\$100	
	Filling		\$25	\$50	
Eye Injury	Eye Injury Benefit		\$200	\$300	
Accident - Medical Treatment and Services Benefits	Ambulance	Air Benefit		\$750	\$1,000
		Ground Benefit		\$200	\$300
	Transportation	Transportation Benefit		\$200	\$400
	Emergency Care Benefit	Emergency Room		\$50	\$100
		Physicians Office		\$25	\$50
		Urgent Care		\$25	\$50
	Non- Emergency	Initial Care Benefit		\$25	\$50
	Medical Testing	Medical Testing Benefit (X-Ray, MR/MRI, ultrasound, NCV, CT/CAT, EEG)		\$100	\$200
	Physician Follow-Up Visit Benefit	Visit Benefit		\$50	\$75
	Therapy Services	Cognitive Behavioral Therapy		\$15	\$25
Occupational Therapy		\$15	\$25		
Physical Therapy		\$15	\$25		
Respiratory therapy		\$15	\$25		
Speech Therapy		\$15	\$25		
Vocational Therapy		\$15	\$25		

		Benefits		Low Plan	High Plan
Category	Subcategory	Benefits			
Accident - Medical Treatment and Services Benefits	Pain	Pain Management Benefit (for Epidural Anesthesia)		\$50	\$100
	Prosthetic Device Benefit	One Device Only		\$500	\$750
		More than One Device		\$1,000	\$1,500
	Medical Appliance Benefit	Brace		\$50	\$100
		Cane		\$50	\$100
		Crutches		\$50	\$100
		Walker - expected use < 1yr		\$100	\$200
		Walker - expected use >=1 yr		\$250	\$500
		Walking Boot		\$50	\$100
		Wheel chair or motorized scooter- expected use < 1yr		\$100	\$200
		Wheel chair or motorized scooter- expected use >=1yr		\$500	\$1,000
Other medical device used for Mobility		\$50	\$100		
Medical Appliance Benefit Limit	Limit for all Medical Appliances combined, per Covered Person, per Accident		\$500	\$1,000	
Modification Benefit	Modification Benefit		\$0	\$0	
Blood/ Plasma/ Platelets	Blood Benefit		\$300	\$400	
Inpatient Surgery Benefit	Cranial surgery		\$1,000	\$2,000	
	Exploratory Surgery		\$100	\$200	
	Hernia Repair		\$100	\$200	
	Thoracic cavity or abdominal pelvic cavity surgery		\$1,000	\$2,000	
Outpatient Ambulatory Surgery Benefit	Outpatient Surgery Benefit		\$150	\$300	
Accident - Hospital Benefits	Accident -Hospital Admission Benefit	Non- ICU Hospital Admission		\$500	\$1,000
		Intensive Care Unit Admission		\$100	\$100
	Accident - Hospital Confinement Benefit	Non- ICU Hospital Confinement is payable for up to 31 days per covered person (starting on day 1)		\$100	\$200
ICU Accident Hospital Confinement is payable for up to 31 days per covered person (starting on day 1)		\$50	\$50		
Rehab	Inpatient Rehabilitation Benefit is payable for up to 15 days per covered person per accident, but not to exceed 30 days per calendar year.		\$100	\$200	
Other Benefits	Health Screening	Health Screening Benefit		\$0	\$0
	Lodging	Lodging Benefit* is payable for up to 31 days per calendar year.		\$100	\$200

*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.