



## READ YOUR OUTLINE OF COVERAGE

Group Accident Insurance is provided under a Group Policy that has been issued to the Policyholder. **The Policyholder is the association: National Association for the Self Employed.**

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: Texas.**

\* Not available in the following states: AK, DE, FL, LA, ME, MD, MO, MT, NH, NM, NC, OR UT, VT WA AND WV

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.**

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

Exploratory Surgery Benefit	\$150	\$200
Other Outpatient Surgery Benefit	\$100	\$150
<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$200 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	\$20,000 - \$40,000 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	\$200 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.

#### **Benefit Reduction Due to Age**

Benefits will be reduced as described in the table below, based on the covered person's attained age on the date of an accident, for all benefits that become payable because of the accident.

<b>Attained Age</b>	<b>Reduction Amount</b>
65 to 69	Any benefit payable as a result of an accident will be reduced by 25% if the covered person's attained age is 65 to 69 on the date of the accident.
70 or older	Any benefit payable as a result of an accident will be reduced by 50% if the covered person's attained age is 70 or older on the date of the accident.

**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 membership 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")

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

Exploratory Surgery Benefit	\$150	\$200
Other Outpatient Surgery Benefit	\$100	\$150
<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$200 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	\$20,000 - \$40,000 depending on the number of limbs

\* 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.

#### **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
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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;
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- 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 of the following outside of the United States, Canada or Mexico:
  - any medical or healthcare treatment, services or transportation; or
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#### **Benefit Reduction Due to Age**

Benefits will be reduced as described in the table below, based on the covered person's attained age on the date of an accident, for all benefits that become payable because of the accident.

<b>Attained Age</b>	<b>Reduction Amount</b>
65 to 69	Any benefit payable as a result of an accident will be reduced by 25% if the covered person's attained age is 65 to 69 on the date of the accident.
70 or older	Any benefit payable as a result of an accident will be reduced by 50% if the covered person's attained age is 70 or older on the date of the accident.

**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 membership 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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**Accident Insurance Benefits Summary**

<b>Accidental Injury Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Fracture Benefit*	A range of \$100- \$8,000 depending on the fracture and type of repair	\$200-\$10,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100-\$8,000 depending on the dislocation and type of repair	\$200- \$10,000 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	\$100-\$15,000 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$500
Coma Benefit	\$7,500	\$10,000
Laceration Benefit	\$50-\$400 depending on the length of the cut and type of repair	\$75- \$700 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$300 Filling \$50 Extraction \$150
Eye Injury Benefit	\$300	\$400

<b>Accident - Medical Services &amp; Treatment Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Ambulance Benefit	Ground: \$300	Ground: \$400
Emergency Care Benefit	\$75-\$400 depending on location of care	\$100-\$500 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$100
Physician Follow-Up Visit Benefit	\$50	\$75
Therapy Services Benefit (including physical therapy)	\$35	\$50
Medical Testing Benefit	\$150	\$200
Medical Appliance Benefit	\$75-\$750 depending on the appliance	\$150-\$1,000 depending on the appliance
Transportation Benefit	\$200	\$300
Pain Management Benefit (for epidural anesthesia)	\$75	\$100
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,000 More than one device: \$2,000
Modification Benefit	\$1,000	\$1,500
Blood/Plasma/Platelets Benefit	\$400	\$500
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$200-\$2,000 depending on the type of surgery
Exploratory Surgery Benefit	\$150	\$200
Other Outpatient Surgery Benefit	\$100	\$150
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)	\$400 \$75 \$75	\$500 \$100 \$100
<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 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	\$200 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	\$20,000-\$40,000 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	\$200 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 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;
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  - any drug, medication or sedative that is taken or used as prescribed by a physician; or



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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 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.

#### **Benefit Reduction Due to Age**

Benefits will be reduced as described in the table below, based on the covered person’s attained age on the date of an accident, for all benefits that become payable because of the accident.

<b>Attained Age</b>	<b>Reduction Amount</b>
65 to 69	Any benefit payable as a result of an accident will be reduced by 25% if the covered person’s attained age is 65 to 69 on the date of the accident.
70 or older	Any benefit payable as a result of an accident will be reduced by 50% if the covered person’s attained age is 70 or older on the date of the accident.

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

Exploratory Surgery Benefit	\$150	\$200
Other Outpatient Surgery Benefit	\$100	\$150
<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
Confinement Benefit (paid for up to 31 days per accident)	\$200 per day	\$300 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$200 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	\$20,000 - \$40,000 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	\$200 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.

#### Benefit Reduction Due to Age

Benefits will be reduced as described in the table below, based on the covered person's attained age on the date of an accident, for all benefits that become payable because of the accident.

Attained Age	Reduction Amount
65 to 69	Any benefit payable as a result of an accident will be reduced by 25% if the covered person's attained age is 65 to 69 on the date of the accident.
70 or older	Any benefit payable as a result of an accident will be reduced by 50% if the covered person's attained age is 70 or older on the date of the accident.

**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 membership 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")

200 PARK AVENUE  
NEW YORK, NEW YORK 10166-1088

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

Exploratory Surgery Benefit	\$150	\$200
Other Outpatient Surgery Benefit	\$100	\$150
<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$200 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	\$20,000 - \$40,000 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	\$200 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;
- 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.

### **Benefit Reduction Due to Age**

Benefits will be reduced as described in the table below, based on the covered person's attained age on the date of an accident, for all benefits that become payable because of the accident.

<b>Attained Age</b>	<b>Reduction Amount</b>
65 to 69	Any benefit payable as a result of an accident will be reduced by 25% if the covered person's attained age is 65 to 69 on the date of the accident.
70 or older	Any benefit payable as a result of an accident will be reduced by 50% if the covered person's attained age is 70 or older on the date of the accident.

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



Exploratory Surgery Benefit	\$150	\$200
Other Outpatient Surgery Benefit	\$100	\$150
<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$200 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	\$20,000 - \$40,000 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	\$200 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;
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- 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.

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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	\$200 – \$10,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$200 – \$10,000 depending on the dislocation and type of repair
Concussion Benefit	\$250	\$500
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$75 – \$700 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$300 Filling \$50 Extraction \$150
Eye Injury Benefit	\$300	\$400
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300	Ground: \$400
Emergency Care Benefit	\$75 – \$400 depending on location of care	\$100 – \$500 depending on location of care
Physician Follow-Up Visit Benefit	\$50	\$75
Therapy Services Benefit (including physical therapy)	\$35	\$50
Medical Testing Benefit	\$150	\$200
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$150 – \$1,000 depending on the appliance
Transportation Benefit	\$200	\$300
Pain Management Benefit (for epidural anesthesia)	\$75	\$100
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,000 More than one device: \$2,000
Modification Benefit	\$1,000	\$1,500
Blood/Plasma/Platelets Benefit	\$400	\$500
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$200-\$2,000 depending on the type of surgery

Exploratory Surgery Benefit	\$150	\$200
Other Outpatient Surgery Benefit	\$100	\$150
<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$200 per day
<b>Accidental Dismemberment, Functional Loss &amp; Paralysis Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Dismemberment, Functional Loss & Paralysis	\$750 - \$20,000 depending on the injury	\$1,000 - \$40,000 depending on the injury
Functional Loss for Coma	\$7,500	\$10,000
Functional Loss for Burn	\$75 – \$10,000 depending on the degree of the burn and the percentage of burnt skin	\$100 – \$15,000 depending on the degree of the burn and the percentage of burnt skin
<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	\$200 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 to by:

- the covered person being under the influence of any narcotic, unless administered on the advice of a physician;
- the covered person being intoxicated;
- the covered person's suicide, attempted suicide, or intentionally self-inflicted Injury;
- war, or act of war (whether declared or undeclared);
- the covered person's participation in a felony, riot or insurrection;
- the covered person's engagement in an illegal occupation;
- cosmetic surgery, except when such surgery is performed to reconstruct a part of the body which was disfigured or removed as a result of an Injury;
- the covered person's mental or emotional disorder, alcoholism or drug addiction;
- the covered person's service in the armed forces or any auxiliary unit of the armed forces;
- aviation, other than as a fare-paying passenger on a scheduled or chartered flight operated by a scheduled airline.

In addition, We will not pay benefits for services or treatment received outside of the United States, Canada or Mexico.

#### Benefit Reduction Due to Age

Benefits will be reduced as described in the table below, based on the covered person's attained age on the date of an accident, for all benefits that become payable because of the accident.

Attained Age	Reduction Amount
65 to 69	Any benefit payable as a result of an accident will be reduced by 25% if the covered person's attained age is 65 to 69 on the date of the accident.
70 or older	Any benefit payable as a result of an accident will be reduced by 50% if the covered person's attained age is 70 or older on the date of the accident.

**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 membership 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.**

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IF YOU ARE ELIGIBLE FOR MEDICARE, REVIEW THE GUIDE TO  
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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	\$200 – \$10,000 depending on the fracture and type of repair
Dislocation Benefit*	\$100 – \$8,000 depending on the dislocation and type of repair	\$200 – \$10,000 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	\$100 – \$15,000 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$500
Coma Benefit	\$7,500	\$10,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$75 – \$700 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$300 Filling \$50 Extraction \$150
Eye Injury Benefit	\$300	\$400
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300	Ground: \$400
Emergency Care Benefit	\$75 – \$400 depending on location of care	\$100 – \$500 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$100
Physician Follow-Up Visit Benefit	\$50	\$75
Therapy Services Benefit (including physical therapy)	\$35	\$50
Medical Testing Benefit	\$150	\$200
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$150 – \$1,000 depending on the appliance
Transportation Benefit	\$200	\$300
Pain Management Benefit (for epidural anesthesia)	\$75	\$100
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,000 More than one device: \$2,000
Modification Benefit	\$1,000	\$1,500
Blood/Plasma/Platelets Benefit	\$400	\$500
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$200-\$2,000 depending on the type of surgery

Exploratory Surgery Benefit	\$150	\$200
Other Outpatient Surgery Benefit	\$100	\$150
<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$200 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	\$20,000 - \$40,000 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	\$200 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.

#### **Benefit Reduction Due to Age**

Benefits will be reduced as described in the table below, based on the covered person's attained age on the date of an accident, for all benefits that become payable because of the accident.

<b>Attained Age</b>	<b>Reduction Amount</b>
65 to 69	Any benefit payable as a result of an accident will be reduced by 25% if the covered person's attained age is 65 to 69 on the date of the accident.
70 or older	Any benefit payable as a result of an accident will be reduced by 50% if the covered person's attained age is 70 or older on the date of the accident.

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

Exploratory Surgery Benefit	\$150	\$200
Other Outpatient Surgery Benefit	\$100	\$150
<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$200 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	\$20,000 - \$40,000 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	\$200 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);
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- 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.

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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	\$200 – \$10,000 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	\$100 – \$15,000 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$250	\$500
Coma Benefit	\$7,500	\$10,000
Laceration Benefit	\$50 – \$400 depending on the length of the cut and type of repair	\$75 – \$700 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown \$200 Filling \$25 Extraction \$100	Crown \$300 Filling \$50 Extraction \$150
Eye Injury Benefit	\$300	\$400
Accident - Medical Services & Treatment Benefits	Low Plan Benefits	High Plan Benefits
Ambulance Benefit	Ground: \$300	Ground: \$400
Emergency Care Benefit	\$75 – \$400 depending on location of care	\$100 – \$500 depending on location of care
Non-Emergency Initial Care Benefit	\$75	\$100
Physician Follow-Up Visit Benefit	\$50	\$75
Therapy Services Benefit (including physical therapy)	\$35	\$50
Medical Testing Benefit	\$150	\$200
Medical Appliance Benefit	\$75 – \$750 depending on the appliance	\$150 – \$1,000 depending on the appliance
Transportation Benefit	\$200	\$300
Pain Management Benefit (for epidural anesthesia)	\$75	\$100
Prosthetic Device Benefit	One device: \$750 More than one device: \$1,500	One device: \$1,000 More than one device: \$2,000
Modification Benefit	\$1,000	\$1,500
Blood/Plasma/Platelets Benefit	\$400	\$500
Surgical Repair Benefit	\$150-\$1,500 depending on the type of surgery	\$200-\$2,000 depending on the type of surgery

Exploratory Surgery Benefit	\$150	\$200
Other Outpatient Surgery Benefit	\$100	\$150
<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$150 per day	\$200 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	\$20,000 - \$40,000 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	\$200 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.

#### **Benefit Reduction Due to Age**

Benefits will be reduced as described in the table below, based on the covered person's attained age on the date of an accident, for all benefits that become payable because of the accident.

<b>Attained Age</b>	<b>Reduction Amount</b>
65 to 69	Any benefit payable as a result of an accident will be reduced by 25% if the covered person's attained age is 65 to 69 on the date of the accident.
70 or older	Any benefit payable as a result of an accident will be reduced by 50% if the covered person's attained age is 70 or older on the date of the accident.

**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 membership 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.**

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**

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

Exploratory Surgery Benefit	\$150	\$200
Other Outpatient Surgery Benefit	\$100	\$150
<b>Hospital Benefits</b>	<b>Low Plan Benefits</b>	<b>High Plan Benefits</b>
Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
ICU Supplemental Admission Benefit	\$1,000 for the day of admission	\$1,500 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$200 per day	\$300 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	\$20,000 - \$40,000 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	\$200 per day

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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:

- 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.

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

#### Benefit Reduction Due to Age

Benefits will be reduced as described in the table below, based on the covered person's attained age on the date of an accident, for all benefits that become payable because of the accident.

Attained Age	Reduction Amount
65 to 69	Any benefit payable as a result of an accident will be reduced by 25% if the covered person's attained age is 65 to 69 on the date of the accident.
70 or older	Any benefit payable as a result of an accident will be reduced by 50% if the covered person's attained age is 70 or older on the date of the accident.

**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 membership 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.**