

## Accident Insurance

Benefits you can use as you see fit, such as to help cover costs for injuries and treatments resulting from an accident.

**Enrollment Period: 11/15/2023 - 12/1/2023**

### Accident Insurance Benefits

With MetLife, you'll have a plan that provides payments in addition to any other insurance payments you may receive<sup>1</sup>. Here are just some of the covered events/services<sup>2</sup>.

Benefit Type	Plan Benefits
<b>Accidental Injury Benefits</b>	
Fracture* (depending on the fracture and type of repair)	\$200 – \$6,000
Dislocation* (depending on the dislocation and type of repair)	\$150 – \$6,000
Second- or Third- Degree Burn (depending on degree of burn and percentage of burnt skin)	\$100 – \$10,000
Concussion	\$400
Coma	\$10,000
Laceration (depending on the length of the cut and type of repair)	\$50 – \$400
Puncture Wound	\$100
Broken Tooth	Crown: \$200 Filling: \$50 Extraction: \$100
Eye Injury	\$300
<b>Accident - Medical Services &amp; Treatment Benefits</b>	
Ambulance	Ground: \$300 Air: \$1,000
Emergency Care (depending on location of care)	\$150 – \$300
Non-Emergency Initial Care	\$50
Physician Follow-Up	\$150
Therapy Services (including physical therapy)	\$25
Medical Testing	\$250
Medical Appliances (depending on the appliance)	\$100 – \$1,000
Transportation	\$400
Pain Management (for epidural anesthesia)	\$100
Prosthetic Device	One device: \$750 More than one device: \$1,500
Modification (modification of residence or vehicle)	\$750
Blood/Plasma/Platelets	\$400



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Surgical Repair (depending on the type of surgery)	\$200 – \$2,000
Exploratory Surgery	\$250
Other Outpatient Surgery	\$300
General Anesthesia	\$250
<b>Hospital Benefits</b>	
Admission	\$1,000 for the day of admission
Intensive Care Unit (ICU) Supplemental Admission	\$1,000 for the day of admission
Confinement (paid for up to 365 days per accident)	\$225 per day
Inpatient Rehabilitation (paid for up to 15 days per accident)	\$200 per day
<b>Paralysis Benefits</b>	
Paralysis (depending on the number of limbs)	\$7,500 – \$15,000
<b>Other Benefits</b>	
Child Care Benefit – for care at a childcare center while hospitalized	\$75 per day
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$200 per day

### Organized Sports Activity Injury Benefit Rider

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

#### \* 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.

### Benefit Payment Example

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

Covered Event	Benefit Amount
Ambulance (ground)	\$300
Emergency Care	\$300
Physician Follow-Up (\$150 x 2)	\$300
Medical Testing	\$250
Concussion	\$400
Broken Tooth (repaired by crown)	\$200
Benefits paid by MetLife Group Accident Insurance	\$1,750

Benefits and amounts are based on General Dynamics' plan design, but benefits may vary.



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### Questions & Answers

**Q. How do I enroll?**

**A. Enroll for coverage at [www.gdbenefits.com](http://www.gdbenefits.com).**

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

**A. You are eligible to enroll yourself and your eligible family members!**<sup>3</sup> You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

**Q. How do I pay for my accident coverage?**

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

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

**A. Yes, you can take your coverage with you.**<sup>4</sup> You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

**Q. What is the coverage effective date?**

**A. The coverage effective date is 1/1/2024.**

**Q. Who do I call for assistance?**

**A. Contact a MetLife Customer Service Representative at 1 800- GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST. Or visit our website: [mybenefits.metlife.com](http://mybenefits.metlife.com).**

### Insurance Rates

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

Coverage Options	
<b>Monthly Cost to You</b>	
Employee	\$10.68
Employee & Spouse/Domestic Partner	\$23.49
Employee & Child(ren)	\$20.28
Employee & Spouse/Domestic Partner/Child(ren)	\$32.40

<sup>1</sup> Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate.

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

<sup>3</sup> Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Children may be covered to age 26.

<sup>4</sup> Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

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

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities.