

Accident Insurance

Coverage that helps you pay for expenses that your health plan may not cover.

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Accident Insurance

Coverage that helps offset costs that may not be covered by your Medical plan.

Benefits of Accident Insurance

With MetLife, you'll have a choice of two plans (called the Basic Plan and the Highest Coverage Plan) that offer payments in addition to other insurance payments you may receive. Here are some of the events and services covered¹.

Type of benefit	Basic Plan Accident insurance of MetLife pays YOU	Higher Coverage Plan Accident insurance of MetLife pays YOU
Lesions		
Fractures ²	\$50 – \$3,000	\$100 – \$6,000
Dislocations ²	\$50 – \$3,000	\$100 – \$6,000
Second- and third-degree burns	\$50 – \$5,000	\$100 – \$10,000
Concussions	\$200	\$400
Cuts/Lacerations	\$25 – \$200	\$50 – \$400
Eye injuries	\$200	\$300
Medical services and treatments¹		
Ambulance	\$200 – \$750	\$300 – \$1,000
Emergency Care	\$25 – \$50	\$50 – \$100
Non-emergency care	\$25	\$50
Medical follow-up	\$50	\$75
Therapy services (includes physical therapy)	\$15	\$25
Benefits of Medical Exams	\$100	\$200
Medical devices	\$50 – \$500	\$100 – \$1,000
Inpatient surgery	\$100 – \$1,000	\$200 – \$2,000
Hospital Coverage³ (Accident)		
Income	\$500 (without Intensive Care Unit (ICU)) – \$1,000 (in ICU) per accident	\$1,000 (without ICU) – \$2,000 (in ICU) per accident
Internment	\$100 per day (without ICU) – up to 31 days \$200 per day (in ICU) – up to 31 days	\$200 per day (without ICU) – up to 31 days \$400 per day (in ICU) – up to 31 days
Inpatient rehabilitation (paid per accident)	\$100 per day, up to 15 days	\$200 per day, up to 15 days

Type of benefit	Basic Plan Accident insurance of MetLife pays YOU	Higher Coverage Plan Accident insurance of MetLife pays YOU
Accidental death		



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The employee receives 100% of the amount shown, the spouse receives 50%, and the children receive 20% of the amount shown.

	\$25,000 \$75,000 for public transportation ⁵	\$50,000 \$150,000 for public transportation ⁵
Dismemberment, loss and paralysis		
Dismemberment, loss and paralysis	\$250 – \$10,000 per injury	\$500 – \$50,000 per injury
Other benefits		
Accommodation ⁶ - Pay for accommodation of a companion up to 31 nights per calendar year	\$100 per night, up to 31 nights	\$200 per night, up to 31 nights

Example of Benefit Payment

My daughter plays soccer on the high school team. In a recent match, she collided with an opposing player, became unconscious and the ambulance took her to the local emergency room for treatment. The emergency room doctor diagnosed her with a concussion and a broken tooth. He ordered a CT scan to check if she also had facial fractures. My daughter was referred to our GP for two follow-up treatments, and our dentist fixed her broken tooth with a crown. Depending on my health insurance, my out-of-pocket costs could be hundreds of dollars to cover expenses like insurance copays and deductibles. MetLife Group Casualty Insurance payments can be used to help cover these unexpected expenses.

Indoor Event ¹	Benefit Amount
Ambulance (land)	\$300
Emergency Care	\$100
Medical follow-up (\$75 x 2)	\$150
Medical examination	\$200
Concussion	\$400
Broken tooth (repaired with crown)	\$200
Benefits Paid by MetLife Group Casualty Insurance	\$1,350

Questions & Answers

Q. Who is considered eligible to enroll in this accident coverage?

A. You are eligible to enroll and enroll eligible members of your family⁹. For your coverage to take effect, you need to enroll during your Enrollment Period and be active at your job.

Q. How do I pay for my accident coverage?

A. Premiums are paid through the wage deduction system, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment situation changes? Can I keep coverage?



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A. Yes, you can keep your coverage¹⁰. To keep it going, you'll have to keep paying premiums. Your coverage will only end if you stop paying premiums or if your employer offers you similar coverage with a different insurance provider.

P. Who can I call for help?

A. Contact a MetLife Customer Care representative by phone at 1 800 GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Standard Time. Or visit our website: mybenefits.metlife.com.

¹ Covered services and treatments must be provided because of accidents or illnesses, as defined in the policy or class certificate. See the Disclosure Statement or Coverage Description/Disclosure Document for details.

² Avulsion **fractures are paid at 25% of the** fracture benefit, and partial dislocations are paid at 25% of the dislocation benefit.

³ The term 'hospital' does not include certain facilities, such as nursing homes, convalescent or long-term care facilities. Please refer to MetLife's Disclosure Statement or Description of Coverage/Disclosure Document for complete details.

⁴ The hospital sick coverage benefit may not be available in the following states: NH, VT, and WA. Please refer to the Disclosure Statement or Description of Coverage/Disclosure Document for complete details.

⁵ ^{Public} transport refers to planes, trains, buses, trams, subways and boats. Certain conditions apply. Please refer to the Disclosure Statement or Coverage Description/Disclosure Document for specific details. For more details on plan benefits, monthly fees, and other terms and conditions, be sure to review other information found in this booklet.

⁶ The housing benefit is not offered in all states. Offers a benefit for the companion of a covered insured while the latter is hospitalized, as long as the accommodation is at least 50 miles from the insured's place of primary residence.

⁷ The screening benefit is not offered in all states. For policies issued in Texas and Texas residents covered by out-of-state policies, when the Early Detection Benefit is included in an Accident Only plan, covered exams include: physical examination, biochemical blood analysis, complete erythrocyte count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).]

⁸ This example is provided for illustrative purposes only. The MetLife Accident Insurance certificate and policy are the governing documents for all insurance matters. The specific facts of each claim must be evaluated in conjunction with the applicable policy and certificate clauses to determine coverage in each particular case.

⁹ Coverage **is guaranteed as long as (1) the** employee is actively working and (2) dependents who will obtain coverage are not subject to medical restrictions, as set forth in the enrollment form and Certificate. Some states require the insured to have health coverage. Additional restrictions apply for dependents serving in the armed forces or living abroad. Children may be covered until the age of 26. There are benefit reductions that can begin at age 65.

¹⁰ Eligibility for portability through Continuation of Insurance with Premium Payments provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.]

METLIFE'S ACCIDENT INSURANCE AND HOSPITAL INDEMNITY POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. Policies are not intended to replace medical coverage, and some states may require the insured to have medical coverage in order to enroll and get coverage. Policies or their provisions may vary or may not be available in some states. Prior hospital stay may be required to receive certain benefits. There may be a pre-existing condition limitation for hospital sickness benefits, if applicable. MetLife Accident and Hospital Indemnity Insurance may be subject to benefit reductions beginning at age 65. In addition, like most accident and group health insurance policies, policies offered by MetLife may include certain exclusions, limitations, and terms to keep them in effect. For complete details of coverage and availability, please refer to the GPNP12-AX, GPNP13-HI, GPNP16-HI, or GPNP12-AX-PASG group policy form, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In some states, the availability of MetLife's group hospital indemnity insurance is awaiting regulatory approval. The term "hospital" does not include certain facilities, such as nursing homes, nursing homes, or long-term care facilities. Please refer to MetLife's Disclosure Statement or Description of Coverage/Disclosure Document for complete details.