Accident Insurance

Accident insurance provides you with a lump-sum payment to help with costs related to a covered injury. The benefit includes more than 150 covered events, and there is no limit on the number of separate accidents covered.

- You can use the benefit for any out-of-pocket medical or non-medical costs, including deductibles, copays, and coinsurance, or even for childcare or travel needed as you recover.
- Payments are made directly to you.
- There are no waiting periods for coverage.
- The plan is portable, meaning you can continue your coverage if you change jobs or retire.
- Premiums are paid on an after-tax basis.
- Treatment for mental illness is not covered by Accident Insurance. Treatment for alcoholism and drug addiction in a hospital is not covered, nor is injury or illness resulting from drug and alcohol misuse.

Questions? For more information on accident insurance, go to https://sd.gov/bhra, visit metlife.com/southdakota, or call MetLife at 1.800.GET.MET8 (1.800.438.6388).

PREMIUMS	24 PAY PERIODS	12 PAY PERIODS
Employee	$1.52	$3.04
Employee + spouse	$2.90	$5.80
Employee + child(ren)	$3.22	$6.44
Family	$4.03	$8.06
INJURIES	The plan pays you…	
Fractures[1]	$50–$5,000	
Dislocations[1]	$100–$3,200	
Second- and third-degree burns	$100–$6,400	
Concussions	$200	
Cuts/lacerations	$25–$400	
Eye injuries	$200	
MEDICAL SERVICES & TREATMENT[2]		
Ambulance	$200–$750	
Emergency care	$50–$150	
Non-emergency care	$50	
Physician follow-up	$50	
Therapy services Includes physical therapy	$25	
Medical testing	$100	
Medical appliances	$50–$500	
Surgical Repair	$100–$1,000	
Dismemberment or paralysis	$50–$10,000	

1. Chip fractures are paid at 25% of fracture benefit, and partial dislocations are paid at 25% of dislocation benefit.

2. Covered services/treatments must be the result of covered accidents as defined in the group policy/certificate. See the Outline of Coverage for more details.