

Accident Insurance



PLAN DESIGN: Accident coverage makes life's unpredictable moments more financially manageable. Group Accident Insurance can help you be better prepared by providing you with a payment to use as you see fit if you experience a covered event. There are no waiting periods for coverage to begin and payment will be in addition to any other insurance you may have. This payment can help you focus more on getting back on track and less on the extra expenses an accident may bring.

COVERAGE: See [page 41](#) for types of benefits associated with this plan

Think about the likelihood of having an accident:

- Your child gets hurt playing sports or on the school playground
- You injure yourself while doing home repairs or while on vacation
- Your spouse slips and falls on the stairs or on a slippery floor



2023

RATES – LOW PLAN

YOU PAY	EMPLOYEE ONLY	EMPLOYEE+SPOUSE	EMPLOYEE+CHILDREN	FAMILY
Monthly:	\$9.03	\$17.80	\$20.63	\$25.23
Weekly:	\$2.08	\$4.11	\$4.76	\$5.82

RATES – HIGH PLAN

YOU PAY	EMPLOYEE ONLY	EMPLOYEE+SPOUSE	EMPLOYEE+CHILDREN	FAMILY
Monthly:	\$12.74	\$24.97	\$28.83	\$35.28
Weekly:	\$2.94	\$5.76	\$6.65	\$8.14

Indemnity Insurance



PLAN DESIGN: Hospital indemnity insurance provides you with payments when you are admitted and when you are confined to a hospital due to an accident (not work related) or illness. Your benefit is a flat amount paid for admission and a daily amount is paid for each day of a hospital stay. It also pays extra benefits for intensive care. Payments are made directly to you to use as you see fit. They can be used to help pay for medical plan deductibles and copays, for out-of-network stays, for your family’s everyday living expenses, or for whatever else you need while recuperating from an illness or accident. While this is not medical insurance, it can help you pay bills from the first day you are in the hospital.

ELIGIBILITY: You are eligible to enroll yourself and your eligible family members in this plan. This coverage is portable, so you can take it with you if your employment status changes. Your coverage will only end if you stop paying your premium or if your current employer chooses to terminate the Group Hospital Indemnity insurance policy.

COVERAGE: See [page 41](#) for types of benefits associated with this plan



2023

RATES – LOW PLAN

YOU PAY	EMPLOYEE ONLY	EMPLOYEE+SPOUSE	EMPLOYEE+CHILDREN	FAMILY
Monthly:	\$19.57	\$32.33	\$32.33	\$47.00
Weekly:	\$4.52	\$7.46	\$7.46	\$10.85

RATES – HIGH PLAN

YOU PAY	EMPLOYEE ONLY	EMPLOYEE+SPOUSE	EMPLOYEE+CHILDREN	FAMILY
Monthly:	\$39.13	\$63.46	\$63.46	\$92.34
Weekly:	\$9.03	\$14.64	\$14.64	\$21.31

disability

Accident

With MetLife, you'll have a choice of two comprehensive plans which provide payments in addition to any other insurance payments you may receive. Here are just some of the covered events/services. For full details, see the MetLife accident information on my.robinsmorton.com. This plan does not cover accidents on the job.

BENEFIT	LOW PLAN PAYS YOU	HIGH PLAN PAYS YOU
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INJURIES

Fractures	\$100-\$4,000	\$200-\$5,000
Dislocations	\$100-\$4,000	\$200-\$5,000
Second & Third Degree Burns	\$75-\$10,000	\$100-\$15,000
Concussions	\$250	\$500
Cuts/Lacerations	\$50-\$400	\$75-\$700
Eye Injuries	\$300	\$400

MEDICAL SERVICES & TREATMENT

Ambulance	\$300-\$1,000	\$400-\$1,250
Emergency Care	\$75-\$150	\$100-\$200
Non-Emergency Care	\$75	\$100
Physician Follow-Up	\$75	\$100
Therapy Services (inc. physical therapy)	\$35	\$50
Medical Testing Benefit	\$150	\$200
Medical Appliances	\$75-\$750	\$150-\$1000
Inpatient Surgery	\$150-\$1,500	\$200-\$2,000

ACCIDENTAL DEATH

Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown.	\$25,000 \$75,000 for common carrier	\$50,000 \$150,000 for common carrier
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DISMEMBERMENT, LOSS, & PARALYSIS

Dismemberment, Loss, & Paralysis	\$750-\$10,000 per injury	\$1,000-\$15,000 per injury
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Indemnity

With Metlife, you'll have a choice of two comprehensive plans which provide payments in addition to any other insurance payments you may receive. Here are just some of the covered events/services. This plan does not cover accidents on the job.

BENEFIT	LOW PLAN PAYS YOU	HIGH PLAN PAYS YOU
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HOSPITAL BENEFITS (ACCIDENT)

Admission	\$500-\$1,000 per accident	\$1,000-\$2,000 per accident
Confinement (non-ICU confinement paid for up to 365 days. ICU confinement paid for 31 days)	\$100 (non-ICU)-\$200 (ICU) a day	\$200 (non-ICU)-\$400 (ICU) a day
Inpatient Rehab (paid per accident)	\$100 a day, up to 15 days	\$200 a day, up to 15 days

HOSPITAL BENEFITS (SICKNESS)

Admission (payable 1x per calendar year)	\$500 - \$1,000 per sickness	\$1,000 - \$2,000 per sickness
Confinement (paid per sickness)	\$100 (non-ICU)-\$200 (ICU) a day (payable up to 31 days per sickness)	\$200 (non-ICU)-\$400 (ICU) a day (payable up to 31 days per sickness)