Supplemental Health Benefits

HMG Healthcare offers several ways for you to supplement your medical plan coverage. This additional insurance can help cover unexpected expenses, regardless of any benefit you may receive from your medical plan. Coverage is available for yourself and your dependents and is offered at discounted group rates.

Voluntary Accident Insurance - *Includes a $100 Health Screening Benefit!*

Voluntary Accident Insurance through MetLife helps with the unexpected costs of a covered accident, whether it happens on or off the job. Benefits are paid directly to you, regardless of what your medical insurance pays. You can use the money for medical bills, household expenses, or other needs.

Choose from three coverage options: Base, Enhanced, or Premium. You pay the full cost of coverage through payroll deductions.

Covered Benefit	Base Plan	Enhanced Plan	Premium Plan
Accidental Death			
Employee	$25,000	$50,000	$75,000
Spouse	$12,500	$25,000	$37,500
Child	$5,000	$10,000	$15,000
Emergency Care and Treatment			
Emergency Room	$150	$200	$250
Urgent Care	$75	$100	$125
Ground Ambulance	$300	$400	$500
Air Ambulance	$1,000	$1,250	$1,500
X-rays	$150	$200	$250
Physician Follow-Up Visit	$75	$100	$125
Hospital Benefits			
Hospital Admission	$1,000	$1,500	$2,000
Hospital Confinement, per Day	$200	$300	$400
Additional Benefit			
Health Screening, Once per Calendar Year	$100	$100	$100
Biweekly Rates	**Base Plan**	**Enhanced Plan**	**Premium Plan**
Employee Only	$2.48	$4.66	$8.46
Employee + Spouse	$5.28	$10.00	$15.20
Employee + Child(ren)	$5.24	$9.60	$18.26
Employee + Family	$6.40	$11.88	$24.98

The benefits shown are a summary only and do not include all covered benefits, exclusions, or limitations. Please refer to your MetLife benefit summary and certificate of insurance for complete coverage details. If there is a discrepancy, the policy documents will govern.