Voluntary Benefits

Accident Insurance - *New Carrier!*

When you suffer an accident (on and off-the-job) such as a burn or broken bone, Accident Insurance through MetLife provides a lump-sum cash benefit based on your injury(s) and the treatment you receive. These benefits are paid on top of what your health insurance covers, and can be used at your own discretion. Every year that you complete a qualified health screening, you are eligible for a $100 Wellness Benefit. COVID-19 testing is covered as an eligible health screening benefit.

Sample Benefits	Low Plan	High Plan
Ambulance (ground)	$400	$500
Physical Therapy; 10 Maximum visits per accident	$50	$65
Follow-up Visit	$100; up to 6 visits per plan year	$120; up to 6 visits per plan year
Outpatient Surgery	$400; 1 time per accident	$500; 1 time per accident

Accident Insurance Bi-Weekly Premiums		
Coverage Tier	Low Plan	HIgh Plan
Employee Only	$7.58	$10.00
Employee and Spouse	$12.90	$16.96
Employee and Child(ren)	$13.68	$18.44
Family	$19.54	$26.18

**This is not a comprehensive list of covered injuries and treatments. Speak to a benefit counselor for a complete list of covered events. Limitations may apply.*

Hospital Indemnity Insurance - *New Carrier!*

Even with health insurance, a stay in the hospital can become costly quickly as out-of-pocket charges begin to add up. Hospital Indemnity Insurance through MetLife can reduce the financial and emotional stress of a hospital stay by providing a lump sum cash benefit directly to you that can be used however you need, whether that's for coinsurance or childcare. Every year that you complete a qualified health screening, you are eligible for a $50 Wellness Benefit.

Sample Benefits	Low Plan	High Plan
Hospital Admission	$500	$1,000
Hospital Stay - Daily, Maximum 30 days per plan year	$100	$200
ICU Stay - Daily, Maximum 30 days per plan year	$200	$400

Hospital Indemnity Bi-Weekly Premiums		
Coverage Tier	Low Plan	High Plan
Employee Only	$6.22	$11.82
Employee and Spouse	$11.08	$21.86
Employee and Child(ren)	$8.24	$16.16
Family	$12.42	$24.78

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