

# Accident Insurance Plan

**MetLife**



*The Accident Insurance Plan (formerly Major Injury Protection) is offered by the South Dakota State Employee Benefits Program and provided by MetLife.*

**SOUTH DAKOTA  
state employee  
benefits program**

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ADF# AI476.13

## Frequently Asked Questions

### 1. What is Accident insurance?

**A. Accident insurance coverage provides you with** a lump-sum payment when you suffer a covered injury or undergo covered testing, medical services, or treatment and meet the group policy and certificate requirements. There are more than 150 covered events and there is no limit on the number of different accidents that will be covered.

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, out-of-network treatments, for your family's everyday living expenses, or whatever else you need while recuperating from an accident.

### 2. Who is eligible to enroll for this coverage?

**A. You are eligible to enroll yourself and your eligible family members.** You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective. Dependents to be enrolled may not be subject to a medical restriction as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage.

### 3. Why do I need Accident insurance?

**A. Because accidents can happen anytime, anywhere,** when you least expect them, and they can be costly. You hurt your back while doing home repairs, your child is injured while on the playground or playing sports, or your spouse slips on the stairs.

Even quality medical plans can leave you with extra expenses to pay. Costs like plan deductibles, copays for doctor and emergency room care, testing and supplies, extra costs for out-of-network care may not be covered. Many people aren't financially prepared to handle these extra costs. Having the extra financial support if the time comes may mean less worry for you and your family. Among other things, common covered injuries include lacerations, fractures and dislocations.

[continued >](#)

Have other questions?

Please call  
MetLife directly at  
**1.800.GET.MET8**  
(1.800.438.6388)  
and talk with a  
benefits consultant.

## Rates

MetLife offers competitive group rates and convenient payroll deduction so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Coverage Level	Premiums 24 Pay Period	Premiums 12 Pay Period
Employee	\$4.03	\$8.06
Employee + Spouse	\$6.10	\$12.20
Employee + Children	\$7.99	\$15.98
Employee + Family	\$10.22	\$20.44

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## 4. Can I enroll for this insurance without having to take a medical exam?

**A. Yes! Your Accident insurance is guaranteed issue<sup>1</sup>**, which means your acceptance is guaranteed, provided the employee enrolls during the Enrollment Period and is actively at work and dependents to be covered are not under a medical restriction as set forth in the Certificate. There are no medical exams to take and no health questions to answer. Some states require the insured to have medical coverage.

## 5. How much does Accident insurance cost?

**A. It may be less expensive than you think!** Accident insurance is designed to be an economical way for you to supplement your health care plan. Exact rates can be found in the enrollment materials provided by your employer (also see the rate chart in the left hand column).

## 6. How do I pay for my coverage?

**A. Premiums for coverage under the Accident Plan are paid through an after tax payroll deduction**, so you don't have to worry about writing a check or missing a payment.

## 7. Is there a waiting period before my coverage begins?

**A. No. Your coverage will be in force on the effective date of your coverage.<sup>1</sup>** There are no waiting periods to satisfy.

## 8. Are benefits paid directly to me or to my health care provider?

**A. Payments will be paid directly to you**, not to the doctors, hospitals or other health care providers. You will receive a check, payable to you, for maximum convenience.

## 9. Can I take my coverage with me when I end my employment with the State?

**A. Yes!** You can take your accident insurance coverage with you. You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

## 10. Does this plan cover any other out-of-pocket costs?

**A. Yes, you can use your payment as you see fit.** Use it to help cover your medical insurance deductibles, copays, household bills and more.

## 11. Is the claims process simple?

**A. Yes!** Once all required information is received, claims are generally processed within 10 business days. Only one claim form is needed per accident and every claim is reviewed by a claims professional.

Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition exclusion for hospital sickness benefits, if applicable. There are benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Accident Insurance is pending regulatory approval.