

Accident Insurance Plan

- The Accident Insurance Plan (formerly Major Injury Plan) is provided by MetLife.
- Accident insurance 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.
- You can use the Accident Insurance Plan benefit for any purpose you like, for example: to help pay for expenses not covered by your medical plan, deductible, coinsurance, or your out-of-pocket maximum.
- Payments will be made directly to you to use as you see fit. To view covered benefits, visit <http://benefits.sd.gov/accident.aspx>.
- There are no waiting periods for coverage and payments are made in addition to any other insurance you may have.

- The Accident Insurance Plan is portable. This means, you can continue your coverage if your employment status with the State changes.
- Questions? Call MetLife at 800.GET.MET 8 (800.438.6388).

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

Premiums for coverage under the Accident Insurance Plan are made on an after tax basis.

Benefit Type ¹	Accident Insurance Plan Pays You
Injuries	
Fractures ²	\$50-\$5,000 ²
Dislocations ²	\$100-\$3,200 ²
Second and Third Degree Burns	\$50-\$6,400
Concussions	\$200
Cuts/Lacerations	\$25-\$400
Eye Injuries	\$200
Medical Services & Treatment¹	
Ambulance	\$200-\$750
Emergency Care (varies depending on location of care)	\$0-\$150
Non-Emergency Care	\$50
Physician Follow-Up	\$50
Therapy Services (including physical therapy)	\$25
Medical Testing Benefit	\$100
Medical Appliances	\$50-\$500
Inpatient Surgery	\$100-\$1,000
Dismemberment Loss & Paralysis	
Paralysis Benefit (Two limbs of Four limbs)	\$5,000-\$10,000



¹ 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.

² Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.