

# Are you protected from life's accidents?

There are things that you or your family do outside of work that may lead to an accidental injury.



SPORTS



TRAVEL



SCHOOL



VACATION

Benefit coverage for:

**METRO Employees**

## Group Accident Insurance

Helps cover costs associated with injury treatments

Group Voluntary Accident coverage from Allstate Benefits pays cash benefits for expenses associated with an accidental injury and can help protect hard-earned savings should an off-the-job accidental injury occur.




**Metro**


## group voluntary accident

No one plans to have an accident. But it can happen at any moment throughout the day, whether at home or at play. Most major medical insurance plans only pay a portion of the bills. Our coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses.

Our accident coverage helps offer peace of mind when an accidental injury occurs. Below is an example of how benefits are paid.\*




Employee chooses benefit coverage under his  
**Employer Approved Plan**



2 years later the employee is going out to dinner, is in a car accident, and is air lifted to the hospital

Employee incurred expenses for services in and out of the hospital. In addition to what major medical insurance paid, our accident benefits paid for:	
Air Ambulance Service	\$ 300
Thoracic Surgery	\$ 1,000
Medicine	\$ 5
Emergency Room	\$ 100
Hospitalization	\$ 500
3-Day Hospital Stay	\$ 300
Physician Treatment	\$ 50
Outpatient Physician	\$ 50

**With Accident Coverage**  
Additional dollars to pay for copay, deductible and other costs  
Benefits paid: **\$2,305**



**Without Accident Coverage**  
No additional dollars to pay for copay, deductible or other out-of-pocket costs  
Benefits paid: **\$0**

\*The example shown may vary from the plan your employer is offering. Your individual experience may also vary.

## meeting your needs

Our accident coverage helps offer peace of mind when an accidental injury occurs.

- Coverage that is guaranteed issue; there are no medical exams or tests to take
- Benefits that correspond with treatment for off-the-job accidental injuries including hospitalization, emergency treatment, intensive care, fractures, plus more
- Off-the-job accident coverage for yourself or your entire family
- Affordable premiums
- Benefits paid directly to you, unless you assign them to someone else
- An additional benefit has been added to the plan to enhance your coverage
- Continuation of coverage

## your benefit coverage†

**Accidental Death** - Pays a benefit for accidental death.

**Common Carrier Accidental Death** - Pays a benefit for death while riding as a fare-paying passenger on a scheduled common carrier.

**Dismemberment** - Pays a benefit for dismemberment. Multiple dismemberments during the same injury are limited to the principal amount listed on page 2a.

**Dislocation or Fracture** - Pays a benefit for dislocation or fracture. Multiple dislocations or fractures during the same injury are limited to the principal amount listed on page 2a.

**Hospital Confinement** - Pays a benefit when you are confined in a hospital for the first time after your effective date. Paid once per year.

**Daily Hospital Confinement** - Pays a benefit when you are confined in a hospital up to 90 days for each accident.

**Intensive Care** - Pays a benefit when you are confined in a hospital intensive-care unit up to 90 days for each accident.

**Ambulance** - Pays a benefit for you to be transferred by ambulance service to or from a hospital.

**Accident Physician Treatment** - Pays a benefit when you receive treatment by a physician.

**X-ray** - Pays a benefit when X-rays are taken.

**Emergency Room Services** - Pays a benefit when emergency room services are received.

Sports can lead to  
accidents



Child is hurt  
playing ball



is taken to  
the hospital



and is seen  
by a physician

## BENEFIT ENHANCEMENTS

**Lacerations** – Pays a benefit when you receive treatment for 1 or more cuts within 3 days after an accident. Paid once per year.

**Burns** – Pays a benefit when you receive treatment for burns, other than sun burns, within 3 days after an accident.

**Skin Graft\*\*** – Pays a benefit when you receive a skin graft for a covered burn.

**Brain Injury Diagnosis** – Pays a one-time benefit when you are diagnosed with 1 of these within 30 days after an accident: concussion, cerebral laceration, cerebral contusion, or intracranial hemorrhage. Must be first treated by a physician within 3 days after the accident.

**Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI)\*** – Pays a benefit when you receive a CT scan or MRI. Must be first treated by a physician within 30 days after the accident. Paid once per year.

**Paralysis** – Pays a one-time benefit when you are paralyzed from a spinal cord injury for at least 90 days. Must be confirmed by a physician within 3 days after the accident.

**Coma with Respiratory Assistance** – Pays a one-time benefit when you are in a coma for at least 7 days. Medically induced comas are not covered.

**Open Abdominal or Thoracic Surgery** – Pays a benefit when you have surgery for internal injuries within 3 days after the accident.

**Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery\*** – Pays a benefit when you have surgery to repair a tendon, ligament, rotator cuff or knee cartilage; or for exploratory arthroscopic surgery.

**Ruptured Disc Surgery\*** – Pays a benefit when you have a surgical procedure to repair a ruptured spinal disc.

**Eye Surgery\*\*** – Pays a benefit when you have surgery or a foreign object removed from the eye.

**General Anesthesia\*** – Pays a benefit for general anesthesia for a covered surgery.

**Blood and Plasma** – Pays a benefit for a blood or plasma transfusion within 3 days after an accident.

**Appliance\*\*** – Pays a benefit for 1 of the following: wheelchair, crutches, or walker.

**Medical Supplies\*\*** – Pays a benefit for over-the-counter medical supplies when a benefit is also paid under the Accident Physician Treatment or X-ray benefits.

**Medicine\*\*** – Pays a benefit for prescription or over-the-counter medicine when a benefit is also paid under the Accident Physician Treatment or X-ray benefits.

**Prosthesis\*** – Pays a benefit for a physician-prescribed prosthetic arm, leg, hand, foot or eye when a benefit is also paid under the Dismemberment benefit.

**Physical Therapy\*\*** – Pays a benefit for physician-prescribed physical therapy (up to 6 treatments per accident) within 6 months after the accident. Not payable for chiropractic services or for the same visit that the Accident Follow-Up Treatment benefit is paid.

**Rehabilitation Unit** – Pays a benefit when you are confined in a rehabilitation unit after a hospital stay. Paid up to 30 days per confinement (maximum 60 days per year). Not payable for days that the Daily Hospital Confinement benefit is paid.

**Non-Local Transportation** – Pays a benefit when you have physician-prescribed treatment at a hospital or treatment center more than 100 miles from your home. Paid up to 3 times per accident.

**Family Member Lodging** – Pays a benefit when one adult family member accompanies you to receive treatment at a hospital or treatment center more than 100 miles from the family member's home.

**Post-Accident Transportation** – Pays a benefit when you are confined in a hospital for at least 3 days in a row more than 250 miles from your home, and you are brought home by a common carrier.

**Accident Follow-Up Treatment\*\*** – Pays a benefit when you receive follow-up treatment from a physician in his or her office or in a hospital as an outpatient (up to 2 treatments per accident) within 6 months after the accident. Not payable for the same visit for which the Physical Therapy benefit is paid.

## ADDITIONAL RIDER BENEFIT

**Outpatient Physician's Benefit** – Pays a daily benefit when you receive treatment by a physician outside of a hospital for any reason. Pays up to 2 days per person, per year (4 days per person, per year if dependents are covered).

\*Must begin or be received within 180 days of the accident.

\*\*Must begin, be received, or performed within 90 days of the accident.

## coverage specifications

**Conditions and Limits** – When an injury results in a covered loss within 90 days (180 days for dismemberment or accidental death), unless otherwise stated, from the date of an accident, and is diagnosed by a physician, Allstate Benefits will pay benefits as stated. **Treatment must be received in the United States or its territories.**

**Your Eligibility** – Your employer decides who is eligible for your group (such as length of service and hours worked each week). Issue ages are 18 and over.

**Dependent Eligibility/Termination** – (a) Coverage may include you, your spouse and your children. (b) Coverage for children ends when the child reaches age 26, unless he or she continues to meet the requirements of an eligible dependent. (c) Spouse coverage ends upon valid decree of divorce or your death.

**When Coverage Ends** – Coverage under the policy ends on the earliest of: (a) the date the policy is canceled; (b) the last day of the period for which you made any required contributions; (c) the last day you are in active employment, except as provided under the Temporary Layoff, Leave of Absence, or Family and Medical Leave of Absence provision; (d) the date you are no longer in an eligible class; (e) the date your class is no longer eligible; or (f) upon discovery of fraud or material misrepresentation when filing a claim.

**Continuation of Coverage** – You may be eligible to continue coverage when coverage under the policy ends. You have 60 days after coverage under the policy ends to let us know if you wish to continue coverage.

**Accident and Benefit Enhancement Exclusions and Limitations** – Benefits are not paid for: (a) injury incurred before the effective date; (b) injury as a result of an on-the-job accident; (c) any act of war or participation in a riot, insurrection or rebellion; (d) self-inflicted injury; (e) suicide or attempted suicide; (f) being under the influence of alcohol or narcotics unless taken on the advice of a physician; (g) bacterial infection (except pyogenic infections from an accidental cut or wound); (h) participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; (i) engaging in an illegal occupation, assault or felony; (j) driving in any race or speed test or testing any vehicle on any racetrack or speedway; (k) serving as an active member of the Military, Naval, or Air Forces of any country; and (l) hernia, including complications.

**Outpatient Physician's Benefit Rider Exclusions and Limitations** – Benefits are not paid for: (a) losses incurred before the effective date; (b) a loss as a result of an on-the-job accident; (c) any act of war or participation in a riot, insurrection or rebellion; (d) suicide or attempted suicide; (e) self-inflicted action; (f) being under the influence of alcohol or narcotics unless taken on the advice of a physician; (g) participation in aeronautics unless a fare-paying passenger on a licensed common-carrier aircraft; (h) engaging in an illegal occupation, assault or felony; (i) driving in any race or speed test or testing any vehicle on any racetrack or speedway; (j) serving as an active member of the Military, Naval, or Air Forces of any country.

### STATE VARIATIONS

**Missouri (changes affect page 4)** – In the **Accident and Benefit Enhancement Exclusions and Limitations** paragraph, item (e) is replaced with: suicide or any attempt at suicide while sane; item (g) is replaced with: any bacterial infection (except pyogenic infections that occur with and through an accidental cut or wound sustained by ingesting a contaminated substance or material). In the **Outpatient Physician's Benefit Rider Exclusions and Limitations** paragraph, item (d) is replaced with: suicide or any attempt at suicide while sane.



# EMERGENCY

## Don't wait for a sign...

An accidental injury can be costly, especially if you are financially unprepared. Your current medical coverage will help pay for expenses associated with an injury, but won't cover all of the out-of-pocket expenses you may face. Don't wait until you are rushed to the emergency room to realize you need more protection.

Start thinking about the future of your finances today and plan for any emergency that comes your way. You can rely on our Group Accident Insurance to help provide the financial assistance you need when you need it most so you can concentrate on your recovery.



If you suffer an accidental injury, would you be able to handle the extra expenses associated with your recovery?

**It's never too early to prepare for the future.**

**This material is valid as long as information remains current, but in no event later than September 30, 2017.**

Group Accident benefits are provided by policy form GVAP2, or state variations thereof. Outpatient Physician's Benefit Rider is provided by form GOPBR, or state variations thereof.

**Coverage is provided by Limited Benefit Supplemental Accident Insurance.** The policy is not a Medicare Supplement Policy. If eligible for Medicare, review Medicare Supplement Buyer's Guide available from Allstate Benefits.

This brochure highlights some features of the policy but is not the insurance contract. For complete details, contact your Allstate Benefits Agent. This is a brief overview of the benefits available under the Group Voluntary Policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued.

The coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

**This brochure is for use in the METRO enrollment, which is situated in: MO**



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[www.allstate.com](http://www.allstate.com) or [allstatebenefits.com](http://allstatebenefits.com).



# Benefit coverage for: METRO Employees

## group accident insurance (off-the-job)

### BASE ACCIDENT BENEFITS

Accidental Death*	Employee Spouse Child	PLAN \$20,000 \$10,000 \$5,000
Common Carrier Accidental Death*	Employee Spouse Child	\$100,000 \$50,000 \$25,000
Dismemberment <sup>1</sup>	Employee Spouse Child	up to \$20,000 up to \$10,000 up to \$5,000
Dislocation or Fracture <sup>1</sup>		up to \$2,000
Hospital Confinement <sup>2</sup>		\$500
Daily Hospital Confinement <sup>3</sup>		\$100
Intensive Care <sup>3</sup>		\$200
Ambulance	Regular Ambulance Air Ambulance	\$100 \$300
Accident Physician Treatment*		\$50
X-ray*		\$100
Emergency Room Services*		\$100

### BENEFIT ENHANCEMENTS

Lacerations <sup>2</sup>		PLAN \$50
Burns*	< 15% of body surface > 15% or more	\$100 \$500
Skin Graft (% of Burns Benefit)*		50%
Brain Injury Diagnosis <sup>4</sup>		\$150
Computed Tomography (CT) Scan and Magnetic Resonance Imaging (MRI) <sup>5</sup>		\$50
Paralysis <sup>4</sup>	Paraplegia Quadriplegia	\$7,500 \$15,000
Coma with Respiratory Assistance <sup>4</sup>		\$10,000
Open Abdominal or Thoracic Surgery <sup>6</sup>		\$1,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery	Surgery <sup>6</sup> Exploratory	\$500 \$150
Ruptured Disc Surgery <sup>6</sup>		\$500
Eye Surgery*		\$100
General Anesthesia		\$100
Blood and Plasma*		\$300
Appliance*		\$125
Medical Supplies*		\$5
Medicine*		\$5
Prosthesis*	One Device Two or More	\$500 \$1,000
Physical Therapy <sup>7</sup>		\$30
Rehabilitation Unit <sup>10</sup>		\$100
Non-Local Transportation <sup>8</sup>		\$400
Family Member Lodging <sup>9</sup>		\$100
Post-Accident Transportation <sup>2</sup>		\$200
Accident Follow-Up Treatment <sup>11</sup>		\$50

### ADDITIONAL RIDER BENEFIT

Outpatient Physician's Benefit <sup>12</sup>	PLAN \$50
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\*Benefits are payable  
once/covered accident/  
covered person

<sup>1</sup>based on amounts shown  
in the Injury Benefit  
Schedule on reverse

<sup>2</sup>once/covered person/year

<sup>3</sup>per day, max. 90 days/injury

<sup>4</sup>payable once/covered  
person

<sup>5</sup>payable once/covered  
person/accident/year

<sup>6</sup>2 or more procedures  
through same entry point  
are considered 1 operation

<sup>7</sup>per day, max. 6  
treatments/accident/  
covered person

<sup>8</sup>per trip, max. 3 times/  
accident

<sup>9</sup>per day, max. 30 days

<sup>10</sup>per day, max. 30  
days/covered person/  
confinement, max. 60  
days/year

<sup>11</sup>per day, max. 2  
treatments/accident/  
covered person

<sup>12</sup>per day, max. 2 days/  
covered person/year, 4 if  
dependents are covered



**Metro**

## injury benefit schedule

Benefit amounts for coverage and one occurrence are shown below.

†Covered spouse gets 50% of the amounts shown and children 25%.

††Covered spouse and children get 100% of the amounts shown.

### LOSS OF LIFE OR LIMB†

	PLAN
Life, or both eyes, hands, arms, feet, or legs, or one hand or arm and one foot or leg	\$20,000
One eye, hand, arm, foot, or leg	\$10,000
One or more entire toes or fingers	\$2,000

### COMPLETE DISLOCATION††

	PLAN
Hip joint	\$2,000
Knee or ankle joint*, bone or bones of the foot*	\$800
Wrist joint	\$700
Elbow joint	\$600
Shoulder joint	\$400
Bone or bones of the hand*, collarbone	\$300
Two or more fingers or toes	\$140
One finger or toe	\$60

### COMPLETE, SIMPLE OR CLOSED FRACTURE††

	PLAN
Hip, thigh (femur), pelvis**	\$2,000
Skull**	\$1,900
Arm, between shoulder and elbow (shaft), shoulder blade (scapula), leg (tibia or fibula)	\$1,100
Ankle, knee cap (patella), forearm (radius or ulna), collarbone (clavicle)	\$800
Foot**, hand or wrist**	\$700
Lower jaw**	\$400
Two or more ribs, fingers or toes, bones of face or nose	\$300
One rib, finger or toe, coccyx	\$140

\*Knee joint (except patella). Bone or bones of the foot (except toes). Bone or bones of the hand (except fingers). \*\*Pelvis (except coccyx). Skull (except bones of face or nose). Foot (except toes). Hand or wrist (except fingers). Lower jaw (except alveolar process).

## premiums

MODE	EE	EE + SP	EE + CH	F
Weekly	\$1.59	\$2.41	\$3.68	\$4.61

EE = Employee; EE + SP = Employee + Spouse; EE + CH = Employee + Child(ren); and F = Family

Issue Ages: 18 and over if Actively at Work



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