



VAN BUREN PUBLIC SCHOOLS





Covered Benefits

All benefits must relate to injuries sustained in an accident. Please contact MetLife for detailed definitions and state variations of covered benefits.

Category	Subcategory	Benefits	Low Plan*			High Plan*		
			Employee	Spouse	Child	Employee	Spouse	Child
Death	Accidental Death	Basic Accidental Death Benefit	\$25,000	\$12,500	\$5,000	\$50,000	\$25,000	\$10,000
		AD Common Carrier ¹ Benefit	\$75,000	\$37,500	\$15,000	\$150,000	\$75,000	\$30,000
Accidental Dismemberment/Functional Loss/Paralysis Benefits	Basic Dismemberment/Functional Loss Benefit	Loss of one finger or one toe	\$250	\$250	\$250	\$500	\$500	\$500
		Loss of one arm or one leg	\$2,500	\$2,500	\$2,500	\$10,000	\$10,000	\$10,000
		Loss of one hand or one foot	\$2,500	\$2,500	\$2,500	\$10,000	\$10,000	\$10,000
		Loss of two or more fingers or toes in any combination	\$500	\$500	\$500	\$1,000	\$1,000	\$1,000
		Loss of sight in one eye	\$2,500	\$2,500	\$2,500	\$10,000	\$10,000	\$10,000
		Loss of hearing in one ear	\$2,500	\$2,500	\$2,500	\$10,000	\$10,000	\$10,000
	Catastrophic Dismemberment/Functional Loss Benefit	Loss of both arms or both legs or one arm and one leg	\$10,000	\$10,000	\$10,000	\$50,000	\$50,000	\$50,000
		Loss of both hands or both feet or one hand and one foot	\$10,000	\$10,000	\$10,000	\$50,000	\$50,000	\$50,000
		Loss of sight in both eyes	\$10,000	\$10,000	\$10,000	\$50,000	\$50,000	\$50,000
		Loss of hearing in both ears	\$10,000	\$10,000	\$10,000	\$50,000	\$50,000	\$50,000
		Loss of ability to speak	\$10,000	\$10,000	\$10,000	\$50,000	\$50,000	\$50,000
	Paralysis Benefit	Two Limbs (paraplegia or hemiplegia)	\$5,000	\$5,000	\$5,000	\$25,000	\$25,000	\$25,000
Four Limbs (quadriplegia)		\$10,000	\$10,000	\$10,000	\$50,000	\$50,000	\$50,000	

*The benefit amount will be reduced by the amount of any Accidental Dismemberment / Functional Loss / Paralysis Benefits and Modification Benefit paid for Injuries sustained by the Covered Person in the same Accident for which the Accidental Death Benefit is being paid

¹Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details.



		Benefits		
Category	Subcategory	Benefits	Low Plan	High Plan
Accidental Injury Benefits	Fracture Benefit (Closed)	Face or Nose (except mandible or maxilla)	\$500	\$1,000
		Skull Fracture - depressed (except bones of face or nose)	\$1,500	\$3,000
		Skull Fracture - non depressed (except bones of face or nose)	\$1,000	\$2,000
		Lower Jaw, Mandible (except alveolar process)	\$250	\$500
		Upper Jaw, Maxilla (except alveolar process)	\$500	\$1,000
		Upper Arm between Elbow and Shoulder (humerus)	\$500	\$1,000
		Shoulder Blade (scapula), Collarbone (clavicle, sternum)	\$250	\$500
		Forearm (radius and/or ulna), Hand, Wrist (except fingers)	\$250	\$500
		Rib	\$250	\$500
		Finger, Toe	\$50	\$100
		Vertebrae, Body of (excluding vertebral processes)	\$1,000	\$2,000
		Vertebral Process	\$250	\$500
		Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)	\$1,000	\$2,000
		Hip, Thigh (femur)	\$1,500	\$3,000
		Coccyx	\$250	\$500
		Leg (tibia and/or fibula)	\$1,000	\$2,000
		Kneecap (patella)	\$250	\$500
	Ankle	\$250	\$500	
	Foot (except toes)	\$250	\$500	
	Chip Fracture	25%	25%	
	Fracture Benefit (Open)	Face or Nose (except mandible or maxilla)	\$1,000	\$2,000
		Skull Fracture - depressed (except bones of face or nose)	\$3,000	\$6,000
		Skull Fracture - non depressed (except bones of face or nose)	\$2,000	\$4,000
		Lower Jaw, Mandible (except alveolar process)	\$500	\$1,000
		Upper Jaw, Maxilla (except alveolar process)	\$1,000	\$2,000
		Upper Arm between Elbow and Shoulder (humerus)	\$1,000	\$2,000
		Shoulder Blade (scapula), Collarbone (clavicle, sternum)	\$500	\$1,000
Forearm (radius and/or ulna), Hand, Wrist (except fingers)		\$500	\$1,000	
Rib		\$500	\$1,000	
Finger, Toe		\$100	\$200	
Vertebrae, Body of (excluding vertebral processes)	\$2,000	\$4,000		



		Benefits		
Category	Subcategory	Benefits	Low Plan	High Plan
Accidental Injury Benefits	Fracture Benefit (Open)	Vertebral Process	\$500	\$1,000
		Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)	\$2,000	\$4,000
		Hip, Thigh (femur)	\$3,000	\$6,000
		Coccyx	\$500	\$1,000
		Leg (tibia and/or fibula)	\$2,000	\$4,000
		Kneecap (patella)	\$500	\$1,000
		Ankle	\$500	\$1,000
		Foot (except toes)	\$500	\$1,000
		Chip Fracture	25%	25%
	Dislocation Benefit (Closed)	Lower Jaw	\$250	\$500
		Collarbone (sternoclavicular)	\$500	\$1,000
		Collarbone (acromioclavicular and separation)	\$250	\$500
		Shoulder (glenohumeral)	\$250	\$500
		Rib	\$250	\$500
		Elbow	\$250	\$500
		Wrist	\$250	\$500
		Bone or Bones of the Hand (other than fingers)	\$250	\$500
		Hip	\$1,500	\$3,000
		Knee (except patella)	\$1,000	\$2,000
		Ankle - Bone or bones of the Foot (other than toes)	\$500	\$1,000
		One Toe or Finger	\$50	\$100
	Partial Dislocation	25%	25%	
	Dislocation Benefit (Open)	Lower Jaw	\$500	\$1,000
		Collarbone (sternoclavicular)	\$1,000	\$2,000
		Collarbone (acromioclavicular and separation)	\$500	\$1,000
		Shoulder (glenohumeral)	\$500	\$1,000
		Rib	\$500	\$1,000
		Elbow	\$500	\$1,000
		Wrist	\$500	\$1,000
		Bone or Bones of the Hand (other than fingers)	\$500	\$1,000
		Hip	\$3,000	\$6,000
		Knee (except patella)	\$2,000	\$4,000
		Ankle - Bone or bones of the Foot (other than toes)	\$1,000	\$2,000
One Toe or Finger		\$100	\$200	
Partial Dislocation	25%	25%		



Benefits			Low Plan	High Plan
Category	Subcategory	Benefits		
Accidental Injury	Burn Benefit	2nd Degree w/ less than 10% of surface skin burnt	\$50	\$100
		2nd Degree 10-25% surface skin burnt	\$100	\$200
		2nd Degree 25-35% surface skin burnt	\$250	\$500
		2nd Degree 35% or more of surface skin burnt	\$500	\$1,000
		3rd Degree w/ less than 10% of surface skin burnt	\$500	\$1,000
		3rd Degree 10-25% surface skin burnt	\$1,000	\$2,000
		3rd Degree 25-35% surface skin burnt	\$2,500	\$5,000
		3rd Degree 35% or more of surface skin burnt	\$5,000	\$10,000
	Skin Graft Benefit	Skin Graft for 2nd or 3rd Degree burn	50%	50%
	Concussion Benefit	Concussion	\$200	\$400
	Coma Benefit	Coma	\$5,000	\$10,000
	Ruptured Disc	Surgical Repair Benefit	\$500	\$1,000
	Torn Cartilage in Knee	With surgical repair	\$500	\$750
		Exploratory Surgery without repair (Torn Cartilage)	\$100	\$150
	Laceration Benefit	Without repair by stiches	\$25	\$50
		Repaired by stiches but less than 2 inches long	\$50	\$100
		Repaired by stiches and 2-6 inches long	\$100	\$200
		Repaired by stiches and over 6 inches long	\$200	\$400
	Torn, Ruptured or Severed Tendon/Ligament/Rotator Cuff	Surgical repair: one tendon/ligament/rotator cuff	\$500	\$750
		Surgical repair: two or more tendons/ligaments/rotator cuffs	\$750	\$1,000
Exploratory Surgery without repair		\$100	\$150	
Accidentally Broken Tooth Benefit	Crown	\$100	\$200	
	Extraction	\$50	\$100	
	Filling	\$25	\$50	
Eye Injury	Eye Injury Benefit	\$200	\$300	



Benefits			Low Plan	High Plan
Category	Subcategory	Benefits		
Accident - Medical Treatment and Services Benefits	Ambulance	Air Benefit	\$750	\$1,000
		Ground Benefit	\$200	\$300
	Transportation	Transportation Benefit	\$200	\$400
	Emergency Care Benefit	Emergency Room	\$50	\$100
		Physician's Office	\$25	\$50
		Urgent Care	\$25	\$50
	Non- Emergency	Initial Care Benefit	\$25	\$50
	Medical Testing	Medical Testing Benefit (X-Ray, MR/MRI, ultrasound, NCV, CT/CAT, EEG)	\$100	\$200
	Physician Follow-Up Visit Benefit	Visit Benefit	\$50	\$75
	Therapy Services	Cognitive Behavioral Therapy	\$15	\$25
		Occupational Therapy	\$15	\$25
		Physical Therapy	\$15	\$25
		Respiratory therapy	\$15	\$25
Speech Therapy		\$15	\$25	
Vocational Therapy		\$15	\$25	
Accident - Medical Treatment and Services Benefits	Pain	Pain Management Benefit (for Epidural Anesthesia)	\$50	\$100
	Prosthetic Device Benefit	One Device Only	\$500	\$750
		More than One Device	\$1,000	\$1,500
	Medical Appliance Benefit	Brace	\$50	\$100
		Cane	\$50	\$100
		Crutches	\$50	\$100
		Walker - expected use < 1yr	\$100	\$200
		Walker - expected use >=1 yr	\$250	\$500
		Walking Boot	\$50	\$100
		Wheel chair or motorized scooter- expected use < 1yr	\$100	\$200
		Wheel chair or motorized scooter- expected use >=1yr	\$500	\$1,000
		Other medical device used for Mobility	\$50	\$100
	Medical Appliance Benefit Limit	Limit for all Medical Appliances combined, per Covered Person, per Accident	\$500	\$1,000
Modification Benefit	Modification Benefit	\$500	\$1,000	
Blood/ Plasma/ Platelets	Blood Benefit	\$300	\$400	



Benefits			Low Plan	High Plan
Category	Subcategory	Benefits		
Accident - Medical Treatment and Services Benefits	Inpatient Surgery Benefit	Cranial surgery	\$1,000	\$2,000
		Exploratory Surgery	\$100	\$200
		Hernia Repair	\$100	\$200
		Thoracic cavity or abdominal pelvic cavity surgery	\$1,000	\$2,000
	Outpatient Ambulatory Surgery Benefit	Outpatient Surgery Benefit	\$150	\$300
Accident - Hospital Benefits	Accident -Hospital Admission Benefit	Non- ICU Hospital Admission payable 1 time per Accident	\$500	\$1,000
		Intensive Care Unit Admission payable 1 time per Accident	\$1,000	\$2,000
	Accident - Hospital Confinement Benefit	Non- ICU Hospital Confinement is payable for up to 31 days per covered person (starting on day 1)	\$100	\$200
		ICU Accident Hospital Confinement is payable for up to 31 days per covered person (starting on day 1)	\$200	\$400
	Rehab	Inpatient Rehabilitation Benefit is payable for up to 15 days per covered person per accident, but not to exceed 30 days per calendar year.	\$100	\$200
Other Benefits	Health Screening	Health Screening Benefit	\$50	\$50
	Lodging	Lodging Benefit* is payable for up to 31 days per calendar year.	\$100	\$200

*The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.