

Accident

This is a general comparison only and does not list every covered benefit. For a full listing of benefits please refer to the carrier benefits documents.

PLAN BENEFITS	METLIFE	ALLSTATE
Benefit Reduction	None	None
Portability	Yes	Yes
Pre-Existing Conditions	<i>None</i>	Does not pay for any loss due to a pre-existing condition if the loss occurs during the 12 month period beginning on the date that person became a covered person /Waived if proof of prior coverage equal to current coverage
Takeover	Currently enrolled participants in Allstate Accident will receive credit under MetLife's Accident Insurance plan for time they were continuously insured under the previous carrier's policy toward any applicable waiting periods under MetLife's plan.	N/A
Basic AD&D	\$100000/\$50000/\$25000	\$100000/\$50000/\$25000
Dismemberment	\$5000 - \$100000	\$5000 - \$100000
Ambulance		
<i>Ground</i>	\$400	\$400
<i>Air</i>	\$1,200	\$1,200
Hospital Admission Benefit	\$1,000	\$1,000
Lacerations Benefit	\$100	\$100
Burns		
<i>second and third degree less than 15%</i>	\$200	\$200
<i>second and third degree more than 15%</i>	\$1,000	\$1,000
Skin graft	50% of Burn Benefit	50% of Burn Benefit
Brain Injury Diagnosis Benefit	\$300	\$300
Computed Tomography Scan	Not Listed	\$100
Paralysis		
<i>Paraplegia</i>	\$15,000	\$15,000
<i>Quadriplegia</i>	\$30,000	\$30,000
Coma with respiratory Assistance	\$20,000	\$20,000
Open abdominal or thoracic surgery benefit	\$2,000	\$2,000
Tendon, Ligament, Rotator Cuff or Knee Cartilage Surgery Benefit		
<i>With Repair</i>	<i>\$1000 - \$2500</i>	\$1,000
<i>Without Repair</i>	\$300	\$300
Dislocation	Varies up to \$4000	Varies up to \$4000
Ruptured Disc Surgery Benefit	\$1,000	\$1,000
Eye Surgery Benefit	\$200	\$200
General Anesthesia Benefit	\$200	\$200
Blood and Plasma Benefit	\$600	\$600
Appliance Benefit	\$250	\$250
Medical Supplies Benefit	Not Listed	\$10
Medicine	Not Listed	\$10
Broken Teeth or fillings	<i>\$75-\$400</i>	Not Listed

PLAN BENEFITS	METLIFE	ALLSTATE
Prosthesis Benefit		
<i>1 Device</i>	\$1,000	\$1,000
<i>2 or more Devices</i>	\$2,000	\$2,000
Physical Therapy Benefit	\$60/Day	\$60/Day
Rehabilitation Unit Benefit	\$200/Day	\$200/Day
Non-Local Transportation Benefit	Not Listed	\$800/Trip
Family Member Lodging Benefit	\$200 15 days per year	\$200/Day
Post Accident Transportation Benefit	\$800	\$400
Accident Follow up Treatment Benefit	\$125/2 per accident/6 per calendar year	\$100/Day
<i>Includes MetLife Will Preparation Services</i>		
<i>Includes MetLife Vision Access Discount Program through VSP</i>		
<i>Includes Healthcare Navigation Services (Concierge)</i>		

METLIFE	
EMPLOYEE ONLY	\$14.15
EMPLOYEE + SPOUSE	\$26.19
EMPLOYEE + CHILDREN	\$23.97
EMPLOYEE + FAMILY	\$36.01

ALLSTATE	
EMPLOYEE ONLY	\$14.52
EMPLOYEE + SPOUSE	\$26.88
EMPLOYEE + CHILDREN	\$24.60
EMPLOYEE + FAMILY	\$39.96