

FAQs

The right kind of insurance protection is critical to securing your family’s financial future. When you consider your family’s long-term financial needs—home mortgage, child and eldercare, savings for college and retirement—even two-income families can face financial hardship if a wage earner dies. VAD&D insurance is not only affordable, but it complements your existing life insurance coverage and helps you prepare for your family’s financial security.

These [Frequently Asked Questions](#) will help you understand VAD&D.

What is VAD&D?

VAD&D insurance pays you a benefit amount if you suffer an accident that results in paralysis or the loss of a limb, speech, hearing or sight. If you suffer a fatal accident, benefits will be paid to your beneficiary. For benefits to be paid, the loss must occur within 365 days of the accident and be a direct result of bodily injury sustained from that accident, independent of all other causes.

What level of coverage is right for you?

To determine the level of coverage that’s right for you, ask yourself if your family would be able to maintain its standard of living without your wages. How well could you or your family deal financially with a family member’s accidental injury or death?

Full Benefit Amount:

- Employee: 1 to 5 times your base annual earnings, up to a maximum of \$1.5 Million
- Dependent Spouse and Child(ren):
 - Spouse: 40% of your coverage amount
 - Child(ren): 10% of your coverage amount
- Dependent Spouse only: 50% of your coverage amount
- Dependent Child(ren) only: 15% of your coverage amount

When you enroll you will choose from either Employee or Family coverage. In the event of a claim, the plan will pay out based on your eligible dependents at that time.

*Child(ren)’s Eligibility: Dependent children are eligible from life birth until they reach age 26

Monthly Cost for Voluntary Accidental Death & Dismemberment Insurance

Voluntary Coverage	Monthly Cost Per \$1,000 of Coverage
Employee	\$0.023
Employee & Family	\$0.031

What does VAD&D insurance cover?

For the loss of:

Amount payable is:

Life	100% of Full Amount
Hand	50% of Full Amount
Foot	50% of Full Amount
Sight of one eye	50% of Full Amount
Thumb & index finger of same hand	25% of Full Amount
Speech & hearing in both ears	100% of Full Amount
Speech or hearing in both ears	50% of Full Amount
Paralysis of both arms and both legs	100% of Full Amount
Paralysis of both legs	75% of Full Amount
Paralysis of the arm & leg on either side of the body	50% of Full Amount
Paralysis of one arm or leg	25% of Full Amount
Brain Damage	100% of Full Amount
Coma	1% monthly up to 11 months; 100% after 12 months

When are you covered?

Coverage would begin on January 1, 2017 and VAD&D insurance provides financial protection for you and your family—24 hours a day, 365 days a year—from accidents on or off the job, including travel by public or private transportation.

Once Enrolled, You have Access to MetLife AdvantagesSM - For Support, Planning, and Protection when you need it most.

Comfort and guidance for challenging times

- ✓ Total Control Account^{*1} - For immediate access to death proceeds
- ✓ Repatriation of Remains

Resources when it matters

If benefits are paid for a covered loss, additional benefits are available for

- ✓ Child Care
- ✓ Child Education
- ✓ Spouse Education

Like most group insurance policies, MetLife group policies contain certain exceptions, waiting periods, reductions, limitations, and terms for keeping them in force.

Coverage is provided under a group insurance policy issued to your employer by MetLife. VAD&D insurance terminates when your employment ceases, when your VAD&D insurance contributions cease or upon termination of the group contract. In addition, VAD&D coverage for dependents terminates when your coverage terminates (including your death) or when the person no longer qualifies as a dependent.

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The MetLife logo, consisting of the word "MetLife" in a bold, blue, sans-serif font. The "M" is significantly larger than the other letters, and there is a registered trademark symbol (®) to the upper right of the "e".