



Accidental Death and Dismemberment Insurance

How Accidental Death and Dismemberment Insurance Pays Benefits

Accidental death and dismemberment insurance pays a benefit when an accidental bodily injury is the sole cause of your death, dismemberment, or another “covered loss.” The covered loss must occur within 365 calendar days after the accident and while accidental death and dismemberment coverage is in force.

Benefits for accidental death are paid to the beneficiary you named as your Basic Life beneficiary as described above. Benefits for all other covered losses are paid to you.

This chart shows the accidental death and dismemberment benefit paid for each covered loss.

Accidental Death and Dismemberment Insurance — Benefit Schedule		
Covered Loss	Benefit Amount	Important Definitions
Life	Principal sum	N/A
Both Hands	Principal sum	Permanently severed at or above the wrist but below the elbow, or at or above the ankle but below the knee.
Both Feet	Principal sum	
One Hand <i>and</i> One Foot	Principal sum	
One Hand <i>or</i> One Foot	One-half principal sum	
One Arm or One Leg	Three-fourths principal sum	Permanently severed at or above the elbow or at or above the knee.
Sight in Both Eyes	Principal sum	Permanent and uncorrectable loss of sight. Visual acuity must be 20/200 or worse in the eye or the field of vision must be less than 20 degrees.
Sight in One Eye	One-half principal sum	
Any Combination of Hand, Foot or Sight in One Eye	Principal sum	See above.
Speech <i>and</i> Hearing	Principal sum	Entire and irrecoverable loss of speech or hearing in both ears that continues for six consecutive months following an accidental injury.
Speech <i>or</i> Hearing	One-half principal sum	
Thumb <i>and</i> Index Finger of Same Hand	One-fourth principal sum	Permanent severance of the thumb and index finger through or above the third joint from the tip of the index finger and the second joint from the tip of the thumb.
Paralysis of Both Arms and Both Legs	Principal sum	Permanent, complete and irreversible loss of use of a limb, without severance.
Paralysis of Both Legs	One-half principal sum	
Paralysis of the Arm and Leg on Either Side of Body	One-half principal sum	

Accidental Death and Dismemberment Insurance — Benefit Schedule		
Covered Loss	Benefit Amount	Important Definitions
Paralysis of One Arm or Leg	One-fourth principal sum	
Brain Damage	Principal sum	Permanent and irreversible physical damage to the brain causing the complete inability to perform all the substantial and material functions and activities normal to everyday life. The damage must manifest itself within 30 days of the accidental injury, require a hospitalization of at least 5 days and persist for 12 consecutive months after the date of the accidental injury.

Special Accidental Death and Dismemberment Insurance Benefits

Your accidental death and dismemberment insurance includes these special benefits that are paid *in addition* to the benefit shown in the chart above.

- Seatbelt Benefit:** If you die in an accident while traveling in a passenger vehicle *and* you were properly wearing your seatbelt, your accidental death and dismemberment insurance will pay its seatbelt benefit equal to 10% of your principal sum, up to a maximum of \$25,000. A police officer investigating the accident must certify that the seat belt was properly fastened and a copy of the certification must be provided to MetLife with the claim.
- Air Bag Benefit:** If you die in an accident while traveling in a passenger vehicle *and* you were properly wearing your seatbelt, *and* your seat was equipped with an air bag, your accidental death and dismemberment insurance will pay its air bag benefit equal to 5% of your principal sum, up to a maximum of \$10,000. A police officer investigating the accident must certify that the seat belt was properly fastened and that the passenger vehicle in which the deceased was traveling was equipped with air bags; a copy of the certification must be provided to MetLife with the claim.

Neither the seatbelt nor air bag benefit are payable if the driver of the vehicle is intoxicated, impaired or under the influence of alcohol or drugs, or not a licensed driver.

- Coma Benefit:** If you are in a coma for at least seven consecutive days as the result of an accidental injury and the coma began within 31 days of the injury, your accidental death and dismemberment insurance will pay its coma benefit. Coma means a state of deep and total unconsciousness from which the person cannot be aroused. This benefit is paid monthly and is 1% of the principal sum. This benefit begins on the seventh day of the coma for the duration of the coma, up to a maximum of 60 months.
- Common Carrier Benefit:** If you die due to an accidental injury while traveling in a common carrier, accidental death and dismemberment insurance will pay a benefit equal to 100% of your principal sum. A common carrier is a government-regulated entity that is in the business of transporting fare-paying passengers. This does not include chartered or other privately arranged transportation, taxis or limousines.



Exclusions

Accidental death and dismemberment insurance benefits are not payable for loss resulting directly or indirectly from:

- Intentionally self-inflicted injury;
- Suicide or attempted suicide;
- Committing or attempting to commit a felony;
- Physical or mental illness or infirmity or diagnosis or treatment of the illness or infirmity;
- The voluntary intake or use, by any means of:
 - Any drug, medication or sedative, unless it is taken or used as prescribed by a physician or an over-the-counter (OTC) drug, medication or sedative taken as directed;
 - Alcohol in combination with any drug, medication or sedative; or
 - Poison, gas or fumes;
- Any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. Intoxicated means that the injured person's blood alcohol level meets or exceeds the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurs.
- Infection, other than infection occurring in an accidental external wound;
- Any incident related to:
 - Travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger;
 - Travel in an aircraft for parachuting purposes or otherwise exiting from the aircraft while it is in flight;
 - Parachuting or otherwise exiting from an aircraft while the aircraft is in flight, except for self-preservation; or
 - Travel in an aircraft or devised used for testing or experimental purposes, by or for any military authority or for travel or designed for travel beyond the earth's atmosphere;
- War or any act of war, whether declared or undeclared;
- Participation in an insurrection, rebellion or riot; or
- Service in the armed forces of any country or international authority. However, service in reserve forces does not constitute service in the armed forces, unless when in connection with reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. Reserve forces here means as reserve forces of any branch of the military of the United States or of any other country or international authority, including, but not limited to, the National Guard of the United States or the national guard of any other country.