

HERITAGE BENEFITS

Voluntary Accident Insurance

Voluntary Accident Insurance is a new offering through Met Life. This benefit provides a lump sum benefit payment upon one of the covered accident conditions. There are two options available, a low plan and a high plan.

Benefits are paid directly to you when you need it most. The benefits are paid even if medical insurance is paying 100% of the cost. Your cost is based on your selected tier of coverage. You can elect coverage based on employee only, Employee + Spouse, Employee + Children, or Family.

Below is a few of the covered conditions, please see the MetLife Benefit Summary for a schedule of benefits and information regarding limitations and exclusions. Please refer to Met Life summary for a full list of covered conditions.

MONTHLY LOW PLAN RATE

- \$3.42** – Single Coverage
- \$6.83** – Employee + Spouse
- \$8.05** – Employee + Children
- \$9.80** – Family Coverage

MONTHLY HIGH PLAN RATE

- \$6.32** – Single Coverage
- \$12.65** – Employee + Spouse
- \$14.91** – Employee + Children
- \$18.15** – Family Coverage

Dislocation Benefit (Closed) ¹	Low Plan	High Plan
Lower Jaw	\$250	\$1750
Collarbone (sternoclavicular)	\$500	\$1,000
Collarbone (acromioclavicular and separation)	\$250	\$750
Shoulder (glenohumeral)	\$250	\$750
Rib	\$250	\$750
Elbow	\$250	\$750
Wrist	\$250	\$750
Bone or Bones of the Hand (other than fingers)	\$250	\$750
Hip	\$1,500	\$4,000
Knee (except patella)	\$1,000	\$2,000
Ankle - Bone or bones of the Foot (other than toes)	\$500	\$750
One Toe or Finger	\$50	\$100
Partial Dislocation	25%	25%

Fracture Benefit (Open) ³	Low Plan	High Plan
Face or Nose (except mandible or maxilla)	\$1,000	\$2,000
Skull Fracture - depressed (except bones of face or nose)	\$3,000	\$8,000
Skull Fracture - non depressed (except bones of face or nose)	\$2,000	\$4,000
Lower Jaw, Mandible (except alveolar process)	\$500	\$1,500
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	\$1,500
Forearm (radius and/or ulna), Hand, Wrist (except fingers)	\$500	\$1,500
Rib	\$500	\$1,500
Finger, Toe	\$100	\$200
Vertebrae, Body of (excluding vertebral processes)	\$2,000	\$3,000
Vertebral Process	\$500	\$1,000
Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)	\$2,000	\$3,000
Hip, Thigh (femur)	\$3,000	\$8,000
Coccyx	\$500	\$1,000
Leg (tibia and/or fibula)	\$2,000	\$3,000
Kneecap (patella)	\$500	\$1,000
Ankle	\$500	\$1,000
Foot (except toes)	\$500	\$1,000
Chip Fracture	25%	25%

Fracture Benefit (Closed) ²	Low Plan	High Plan
Lower Jaw	\$250	\$750
Collarbone (sternoclavicular)	\$500	\$1,000
Collarbone (acromioclavicular and separation)	\$250	\$750
Shoulder (glenohumeral)	\$250	\$750
Rib	\$250	\$750
Elbow	\$250	\$750
Wrist	\$250	\$750
Bone or Bones of the Hand (other than fingers)	\$250	\$750
Hip	\$1,500	\$4,000
Knee (except patella)	\$1,000	\$2,000
Ankle - Bone or bones of the Foot (other than toes)	\$500	\$750
One Toe or Finger	\$50	\$100
Partial Dislocation	25%	25%

BENEFIT LIMITS

¹ If more than one joint is dislocated, the amount we will pay for all dislocations combined will be no more than 2 times the highest Dislocation Benefit.

² If more than one bone is fractured, the amount we will pay for all fractures combined will be no more than 2 times the highest Fracture Benefit.

³ If more than one bone is fractured, the amount we will pay for all fractures combined will be no more than 2 times the highest Fracture Benefit.