

Prairie Senior Cottages

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ACCIDENT INSURANCE



MetLife offers accident insurance to all eligible employees and their family. Accident insurance is a benefit that pays for covered accidents while you are on the road to recovery. This coverage provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need.

How it works:

Kathy's daughter, Molly, plays soccer. During the game, Molly collided with an opposing player, was knocked unconscious and taken to the local emergency room by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He also ordered a CT Scan. After thorough evaluation, Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown.



Covered Event ²	Benefit Amount ³
Ambulance (ground)	\$300
Emergency Care	\$100
Physician Follow-Up (\$75 x 2)	\$150
Medical Testing	\$200
Concussion	\$400
Broken Tooth (repaired by crown)	\$200

Luckily Kathy has accident insurance!
She would receive a lump-sum payment
totaling **\$1,350!**

What you need to know about MetLife's Accident coverage:

- Over 150 covered events and services, such as fractures, dislocations and medical treatments or tests
- You and your eligible family members are guaranteed coverage. No medical exam and no hassle
- Lump-sum payment helps cover unexpected costs that result from an accident

Wellness Benefit

This benefit pays \$50 per calendar year per insured individual if a covered cancer wellness/health screening is performed, including:

- Physical Exam
- Blood tests
- Colonoscopy
- Biopsies for cancer
- Chest X-rays
- Stress test

A full list of covered tests is available in the certificate.

Monthly Rates	
Single	\$11.87
Single + Spouse	\$19.10
Single + Child(ren)	\$20.96
Family	\$28.19

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CANCER INSURANCE



MetLife offers cancer insurance to all eligible employees and their family. A cancer diagnosis can mean unexpected expenses such as deductibles, copays, and costs for out-of-network care. Since disability plans only cover a portion of your income, there could be a significant gap between any disability payments you receive and your family's everyday living expenses like utilities, groceries, and rent. You will have two plans to choose from, both options will pay you a lump sum upon diagnosis of cancer. You can select either a \$5,000 or \$10,000 benefit. Employees are guaranteed to be issued either \$5,000 or \$10,000 of coverage. Spouses and children are offered 50% of the employee benefit amount.

Wellness Benefit

This benefit pays \$50 per calendar year per insured individual if a covered cancer wellness/health screening is performed, including:

- Physical Exam
- Blood tests
- Colonoscopy
- Biopsies for cancer
- Chest X-rays
- Stress test

A full list of covered tests is available in the certificate.



\$5,000 Benefit				
Employee Age	Single	Single + Spouse	Single + Child (ren)	Family
Age < 29	\$1.80	\$3.20	\$3.15	\$4.60
Age 30-34	\$2.15	\$3.70	\$3.50	\$5.10
Age 35-39	\$2.65	\$4.50	\$4.00	\$5.85
Age 40-44	\$3.70	\$6.05	\$5.05	\$7.40
Age 45-49	\$4.95	\$7.85	\$6.30	\$9.25
Age 50-54	\$6.35	\$9.90	\$7.70	\$11.30
Age 55-59	\$7.80	\$12.00	\$9.15	\$13.35
Age 60-64	\$8.70	\$13.35	\$10.10	\$14.70
Age 65-69	\$8.50	\$13.05	\$9.90	\$14.40
Age 70+	\$7.85	\$12.10	\$9.25	\$13.50

\$10,000 Benefit				
Employee Age	Single	Single + Spouse	Single + Child (ren)	Family
Age < 29	\$3.60	\$6.40	\$6.30	\$9.20
Age 30-34	\$4.30	\$7.40	\$7.00	\$10.20
Age 35-39	\$5.30	\$9.00	\$8.00	\$11.70
Age 40-44	\$7.40	\$12.10	\$10.10	\$14.80
Age 45-49	\$9.90	\$15.70	\$12.60	\$18.50
Age 50-54	\$12.70	\$19.80	\$15.40	\$22.60
Age 55-59	\$15.60	\$24.00	\$18.30	\$26.70
Age 60-64	\$17.40	\$26.70	\$20.20	\$29.40
Age 65-69	\$17.00	\$26.10	\$19.80	\$28.80
Age 70+	\$15.70	\$24.20	\$18.50	\$27.00

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HOSPITAL INDEMNITY INSURANCE



A hospital stay can be expensive. Be ready for costs not covered by your medical plan with hospital indemnity insurance.

You will have two different plans to choose from. A high plan and a low plan. The high plan will pay more toward covered expenses than the low plan. For example, the high plan pays a \$1,000 admission benefit and the low plan pays a \$500 admission benefit.

How it works:

On his way to work, Bill’s car is hit by a large truck on Highway 101. Due to the severity of the impact, the car is totaled, and Bill is injured. When police and medics arrive at the scene of the accident, they call for an ambulance. Bill is immediately taken to the emergency room at a local hospital. Upon evaluation by the attending doctor, Bill is admitted to the Intensive Care Unit for close observation of trauma to his head and a fractured disk in his neck. After spending 2 days in the Intensive Care Unit he is moved to a standard room and stays there for 5 more days. Bill is then transferred for in-patient care at a rehabilitation facility. His stay there is 7 days.

Covered Event ²	Benefit Amount ³
ICU Admission	\$1,000
ICU Confinement for 2 days	\$400
Hospital Confinement for 5 days	\$500
Inpatient Rehab Unit Confinement for 7 days	\$700



Luckily Bill has hospital indemnity insurance! He would receive a lump-sum payment totaling **\$2,600!**

What you need to know about MetLife’s Hospital Indemnity coverage:

- You and your eligible family members are guaranteed coverage. No medical exam and no hassle
- Lump-sum payment helps cover unexpected costs that result from a hospitalization

Low Plan

Monthly Rates	
Single	\$11.15
Single + Spouse	\$21.35
Single + Child(ren)	\$17.35
Family	\$27.55

High Plan

Monthly Rates	
Single	\$22.56
Single + Spouse	\$42.15
Single + Child(ren)	\$33.25
Family	\$53.15

There are no pre-existing condition limitations, no waiting period for sickness and no elimination period for routine childbirth.

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CRITICAL ILLNESS INSURANCE

It's true — a serious medical event such as cancer, heart attack or stroke could leave you in a period of financial difficulty. Even if you have major medical coverage, there are typically uncovered expenses to consider, such as deductibles and copayments, travel expenses to and from treatment centers and the loss of wages. MetLife offers a critical illness coverage plan that offers the protection you need to concentrate on what is most important — your treatment, care and recovery. You will have two different plans to choose from. One plan will pay a lump sum of \$10,000 and one will pay a lump sum of \$20,000 upon a critical illness event. Employees are guaranteed to be issued up to \$20,000 in coverage. Spouse and children will be offered 50% of employee benefit amount.

Wellness Benefit

This benefit pays \$50 per calendar year per insured individual if a covered cancer wellness/health screening is performed, including:

- Stress test
- Mammography
- Physical Exam
- Blood Test
- Pap Smear
- Skin Cancer Biopsy
- PSA
- Colonoscopy
- Chest X-Ray

Covered Critical Illness Conditions:

- Heart attack
- Kidney Failure
- Alzheimer's Disease
- Full Benefit Cancer
- Stroke
- Major Organ Transplant
- Partial Benefit Cancer
- Coronary Artery Bypass Graft

*Policy provisions: If you have a *pre-existing condition within a 3 month period before your coverage effective date, benefits will not be paid for 6 months. A pre-existing condition means a sickness or accidental injury for which the employee: received medical treatment, consultation, care or services; or took prescription medication or had medications prescribed in the 12 months before insurance or any increase in the amount of insurance under the certificate takes effect.*

\$10,000 Benefit				
Employee Age	Single	Single + Spouse	Single + Child(ren)	Family
Age < 29	\$3.80	\$6.20	\$5.40	7.80
Age 30-34	\$5.40	\$8.40	\$7.00	\$10.00
Age 35-39	\$7.50	\$11.60	\$9.10	\$13.10
Age 40-44	\$11.50	\$17.40	\$13.10	\$19.00
Age 45-49	\$16.10	\$24.10	\$17.70	\$25.70
Age 50-54	\$21.70	\$32.40	\$23.30	\$34.00
Age 55-59	\$27.60	\$41.10	\$29.20	\$42.70
Age 60-64	\$33.90	\$50.40	\$35.50	\$52.00
Age 65-69	\$38.40	\$57.10	\$40.00	\$58.70
Age 70+	\$45.70	\$68.10	47.30	\$69.70
\$20,000 Benefit				
Employee Age	Single	Single + Spouse	Single + Child(ren)	Family
Age < 29	\$7.60	\$12.40	\$10.80	\$15.60
Age 30-34	\$10.80	\$16.80	\$14.00	\$20.00
Age 35-39	\$15.00	\$23.20	\$18.20	\$26.20
Age 40-44	\$23.00	\$34.80	\$26.20	\$38.00
Age 45-49	\$32.20	\$48.20	\$35.40	\$51.40
Age 50-54	\$43.40	\$64.80	\$46.60	\$68.00
Age 55-59	\$55.20	\$82.20	\$58.40	\$85.40
Age 60-64	\$67.80	\$100.80	\$71.00	\$104.00
Age 65-69	\$76.80	\$114.20	\$80.00	\$117.40
Age 70+	\$91.40	\$136.20	\$94.60	\$139.40

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