MetLife | Accident Insurance

Help supplement your healthcare coverage with accident insurance protection.

Receive benefit payments directly and use the funds however you wish.



Being active is an important part of a healthy lifestyle. Walking, playing sports and going to the gym help you feel good physically and mentally. So, it can be frustrating when accidents occur that disrupt your routine. It also can be worrying if your medical plan doesn't cover all your healthcare expenses.

Having the **financial support** you may need can **mean less worry for you** and your family. **MetLife Accident Insurance provides a lump-sum payment for a covered event** that can be used as you see fit, such as to cover the extra expenses you might have when an accident occurs.

Payments are made directly to you, not to hospitals or other healthcare providers. You receive a check payable to you for maximum convenience. With accident insurance, you can focus more on your recovery and less on your finances.

The advantages of getting accident insurance through work:

- Competitive group rates
- Guaranteed acceptance[3]
- No medical exam needed
- Premiums paid through payroll deduction
- Portable coverage so you can take it with you[4]

Pays for over 150 covered events, including:

- Fractures[1]
- Dislocations[1]
- Eye injuries
- Skin grafts
- Broken teeth
- Concussions
- Cuts or lacerations
- Second- and third-degree burns
- Coma
- Ruptured disc

Includes an array of medical services and treatments:[2]

- Ambulance
- Emergency care
- Inpatient surgery
- Outpatient surgery
- Medical testing benefits (including X-rays, MRIs, CT scans)
- Physician follow-up visits
- Transportation
- Home modifications
- Therapy services (including physical, occupational and speech therapy)

MetLife Accident Insurance through your workplace may be more affordable than you may think.

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Consider this

My daughter, Molly, plays soccer. Some time ago, Molly collided with another player, was knocked unconscious and was taken to the emergency room by ambulance. The emergency room doctor ordered a CT scan and diagnosed a concussion and broken tooth. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her tooth with a crown. Luckily, we had **accident insurance**! I got a lump-sum payment totaling $1,850.*



Ambulance: $300 +



Emergency room visit: $100 +



Follow-up with physician: ($75 x 2): $150 +



Medical testing: $600 +



Dental procedure: $200 +



Concussion benefit: $500

Total lump-sum payment: $1,850[5]

*This is a hypothetical example for illustrative purposes only. The statements and photo do not represent actual MetLife customers or their experiences. Benefit amounts may vary based on plan design.

Accident insurance can help with expenses, such as those incurred under your high deductible health insurance plan (HDHP). With an HDHP, you can expect to pay lower premiums because your deductibles are higher. However, higher deductibles could mean greater out-of-pocket expenses in the event of an accident.
To help you be more financially prepared, you have the opportunity to enroll for accident insurance.

MetLife

Contact your HR representative to **learn more**.

Questions? Call MetLife Customer Service.
1-800-GET-MET8 (1-800-438-6388)

1. Chip fractures may be paid at a reduced percentage of the Fracture Benefit and partial dislocations may be paid at a reduced percentage of the Dislocation Benefit.
2. Covered services/treatments must be the result of an covered accident as defined in the certificate.
3. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.
4. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.
5. Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife.
Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

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