



Help complete your healthcare coverage with Accident Insurance protection.

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

- Physical therapy
- Ambulance
- Grocery bills

Accident Insurance: why is it so important?

Accidents can happen when you least expect them. And while you can't always prevent them, you can help lessen the financial impact and try to make your recovery less stressful.

In the U.S., there are approximately 29.4 million trips to the emergency room annually due to injuries.¹ These visits can be expensive — in fact, ER bills average around \$2,032 per visit,² and even seemingly small injuries can come with unexpectedly high hospital bills.

You may be thinking — that's why I have health insurance. But even the best medical plans may leave you with unexpected expenses like deductibles, copays, extra costs for out-of-network care, and non-covered services.

You can't plan for accidents, but you can try to handle them better by being financially prepared.

How it works

Accident Insurance provides a financial support for life's unexpected events. You can use it on anything you want, such as to help pay costs that aren't covered by your medical plan. It provides you with a lump-sum payment for a covered event — one convenient payment all at once — when you or your family need it most. The extra cash can help you focus on getting back on track, without worrying about finding the money to help cover unexpected expenses, like the costs of treatment.

And best of all, the payment is made directly to you, and is made regardless of any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

Whatever you need while recovering from an accident or injury, Accident Insurance is there to make life a little easier.

Enroll today!

For questions, please call MetLife at **1 800 GET-MET8** (1 800 438-6388)

Monday - Friday
8:00 AM to 8 PM EST

Why should I enroll now?

- Competitive group rates
- Guaranteed acceptance³
- Easy payroll deduction
- Portable coverage, so you can take it with you⁴

Accident Insurance

Coverage that can help with unexpected expenses, such as those that may not be covered under your medical plan.

Our Accident Insurance is designed to cover a wide array of events, medical services, and treatments.⁵

This plan provides a lump-sum payment for over 150 different covered events, such as:

- Fractures⁶
- Dislocations⁶
- Second- and third-degree burns
- Skin grafts
- Torn knee cartilage
- Ruptured disc
- Concussions
- Cuts or lacerations
- Eye injuries
- Coma
- Broken teeth

You'll receive a lump-sum payment when you have these covered medical services or treatments:⁷

- 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)

This plan provides protection 24 hours a day — while on or off the job. This plan provides protection for covered events experienced while off the job only.

See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details on your coverage.

With MetLife Accident Insurance, you can take your coverage with you if you change jobs or retire.⁴

Help protect yourself, your family and your budget from the financial impact of unexpected injuries.

1. Centers for Disease Control and Prevention: Emergency Department Visits. CDC/National Center for Health Statistics. Accessed July 2020.
2. The Cost of Unwarranted ER Visits: \$32 Billion a Year. Kaiser Health News, July 25, 2019. <https://khn.org/morning-breakout/the-cost-of-unwarranted-er-visits-32-billion-a-year/>.
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. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
6. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
7. Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

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 is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may 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, New York.



Accident Insurance

Benefits that may help cover costs such as those not covered by your medical plan.

Accident Insurance Benefits

With MetLife, you'll have an Accident plan that provides payments in addition to any other insurance payments you may receive¹. Here are just some of the covered events/services².

Benefit Type	Benefits
Accidental Injury Benefits	
Fracture* (depending on the fracture and type of repair)	\$200 – \$10,000
Dislocation* (depending on the dislocation and type of repair)	\$400 – \$10,000
Second- or Third- Degree Burn (depending on degree of burn and percentage of burnt skin)	\$100 – \$15,000
Concussion	\$500
Coma	\$10,000
Laceration (depending on the length of the cut and type of repair)	\$75 – \$700
Broken Tooth	Crown: \$300 / Filling: \$50 / Extraction: \$150
Eye Injury	\$400
Accident - Medical Services & Treatment Benefits	
Ambulance	Ground: \$400 / Air: \$1,250
Emergency Care (depending on location of care)	\$100 – \$200
Non-Emergency Initial Care	\$100
Physician Follow-Up	\$100
Therapy Services (including physical therapy)	\$50
Medical Testing	\$200
Medical Appliances (depending on the appliance)	\$150 – \$1,000
Transportation	\$400
Benefit Type	Benefits
Pain Management (for epidural anesthesia)	\$100
Prosthetic Device	One device: \$1,000 More than one device: \$2,000
Modification	\$1,500
Blood/Plasma/Platelets	\$500
Surgical Repair (depending on the type of surgery)	\$200-\$2,000
Exploratory Surgery	\$200
Other Outpatient Surgery	\$400
Hospital Benefits*	
Admission	\$1,500 for the day of admission



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Intensive Care Unit (ICU) Supplemental Admission	\$1,500 for the day of admission
Confinement (paid for up to 15 days per accident)	\$300 per day
ICU Supplemental Confinement (paid for up to 15 days per accident)	\$300 per day
Inpatient Rehabilitation (paid for up to 15 days per accident)	\$200 per day
Accidental Death Benefit*	
Basic Accidental Death	\$10,000 - 50,000
Accidental Death Common Carrier	\$30,000 - \$150,000
Accidental Dismemberment, Functional Loss & Paralysis Benefits	
Dismemberment/Functional Loss (depending on the injury)	\$1,000 - \$40,000
Paralysis (depending on the number of limbs)	\$20,000 - \$40,000
Other Benefits	
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$200 per day

Organized Sports Activity Injury Benefit Rider

This coverage includes an Organized Sports Activity Benefit Rider. The rider increases the amount payable under the Certificate for certain benefits by 25% for injuries resulting from an accident that occurred while participating as a player in an organized sports activity. The rider sets forth terms, conditions and limitations, including the covered persons to whom the rider applies.

* **Notes Regarding Certain Benefits** Fracture and Dislocation benefits – Chip fractures are paid at 25% of the applicable fracture benefit and partial dislocations are paid at 25% of the applicable dislocation benefit.

- Hospital Benefits – 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.
- Accidental Death Benefit – The benefit amount will be reduced by the amount of any accidental dismemberment/functional loss/paralysis benefits and modification benefit paid for injuries sustained by the covered person in the same accident for which the accidental death benefit is being paid.
- Common Carrier Benefit - Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.
- Lodging Benefit – The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.
- Organized Sports Activity Injury Benefit Rider – The rider is not available in all states. Proof of registration in an Organized Sports Activity in which an Accident occurred is required at time of claim. See your certificate for details.

Benefit Payment Example

Kathy's daughter, Molly, was riding her bike to school. On her way there she fell to the ground, was knocked unconscious, and was taken to the local emergency room (ER) by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, since Molly's face was very swollen. Molly was released to her primary care physician for 2 follow-up treatments, and her dentist repaired her broken tooth with a crown. Depending on her health insurance, Kathy's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event ³	Benefit Amount
Ambulance (ground)	\$400
Emergency Care	\$200
Physician Follow-Up (\$100 x 2)	\$200

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Medical Testing	\$200
Concussion	\$500
Broken Tooth (repaired by crown)	\$300
Benefits paid by MetLife Group Accident Insurance	\$1,800

Benefit amount is based on a sample MetLife plan design. Actual plan design and benefits may vary.

Questions & Answers

Q. Who is eligible to enroll for this accident coverage?

A. You are eligible to enroll yourself and your eligible family members!⁴ You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

Q. How do I pay for my accident coverage?

A. Premiums will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you.⁵ You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

Q. Who do I call for assistance?

A. Please call MetLife directly at 1-800-GET-MET8 (1-800-438-6388) Monday through Friday from 8:00 a.m. to 8 p.m., EST and talk with a benefits consultant.

¹ Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

² Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.

³ Benefits and amounts are based on sample MetLife plan design. Plan design and plan benefits may vary.

⁴ 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. Children may be covered to age 26. There are benefit reductions that may begin at age 65.

⁵ 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.]

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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.