

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 get help to make your recovery less expensive and stressful.

In the U.S. there are approximately 40 million trips to the emergency room annually due to injuries.¹ These visits can be expensive—in fact, ER bills average around \$1,233 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.

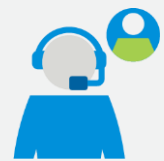
You can't plan for accidents, but you can handle them better by being financially prepared.

How it works

Accident insurance provides a financial cushion for life's unexpected events. You can use it to help pay costs that aren't covered by your medical plan. It provides you with a lump-sum payment—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 the costs of treatment.

And best of all, the payment is made directly to you, and is in addition to 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)

Why should I enroll now?

- Competitive group rates
- Guaranteed acceptance⁴
- Easy payroll deduction
- Portable coverage so you can take it with you³



With MetLife Accident Insurance, you can take your coverage with you if you change jobs or retire.³

Accident insurance helps you manage expenses—so you can focus on getting well.

Our accident insurance pays a benefit for a wide array of events, medical services, and treatments.

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

- Fractures⁵
- Dislocations⁵
- 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/treatments:⁶

- 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 and occupational therapy)

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

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.

1. Centers for Disease Control and Prevention: Emergency Department Visits. CDC/National Center for Health Statistics. Accessed March 2018.
2. "Outrageous E.R. Hospital Charges: What to Do," FoxBusiness.com. June 27, 2013.
3. 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.
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. Additional restrictions apply to dependents serving in the armed forces or living overseas.
5. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
6. 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 Plan Summary

ACCIDENT INSURANCE BENEFITS

With MetLife, you'll have a comprehensive plan which provide payments in addition to any other insurance payments you may receive. Here are just some of the covered events/services.

Benefit Type ¹	MetLife Accident Insurance Pays YOU
Injuries	
Fractures ²	\$200 – \$6,000
Dislocations ²	\$100 – \$6,000
Second and Third Degree Burns	\$100 – \$10,000
Concussions	\$300
Cuts/Lacerations	\$50 – \$400
Eye Injuries	\$100
Medical Services & Treatment	
Ambulance	\$200 – \$600
Emergency Care	\$100 – \$200
Non-Emergency Care	\$50
Physician Follow-Up	\$50
Therapy Services (including physical therapy)	\$30
Medical Testing Benefit	\$200
Medical Appliances	\$100 – \$1,000
Inpatient Surgery	\$200 – \$2,000
Hospital³ Coverage (Accident)	
Admission	\$200 (non-ICU) – \$2,000 (ICU) per accident
Confinement	\$200 a day (non-ICU) – up to 31 days \$400 a day (ICU) – up to 31 days
Inpatient Rehab (paid per accident)	\$100 a day, up to 15 days
Benefit Type ¹	Low Plan MetLife Accident Insurance Pays YOU
Accidental Death	
Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown.	\$40,000 \$100,000 for common carrier ⁴
Dismemberment, Loss & Paralysis	
Dismemberment, Loss & Paralysis	\$500 – \$40,000 per injury

Other Benefits	
Lodging ⁵ - Pays for lodging for companion up to 31 nights per calendar year	\$100 per night, up to 31 nights <i>Payable 1x per calendar year</i>
Health Screening Benefit (Wellness) ⁶ benefit provided if the covered insured takes one of the covered screening/prevention tests	\$50

BENEFIT PAYMENT EXAMPLE

Kathy's daughter, Molly, plays soccer on the varsity high school team. During a recent game, she 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 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 follow-up treatment, 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 ¹	Benefit Amount ⁷
Ambulance (ground)	\$300
Emergency Care	\$100
Physician Follow-Up (\$75 x 2)	\$150
Medical Testing	\$200
Concussion	\$400
Broken Tooth (repaired by crown)	\$200
Benefits paid by MetLife Group Accident Insurance	\$1,350

INSURANCE RATES

MetLife offers competitive group rates and convenient payroll deduction so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Accident Insurance	Monthly Cost to You
Coverage Options	Plan Rates
Employee	\$8.71
Employee & Spouse	\$16.11
Employee & Child(ren)	\$18.15
Employee & Spouse/Child(ren)	\$22.73

QUESTIONS & ANSWERS

Who is eligible to enroll for this accident coverage?

You are eligible to enroll yourself and your eligible family members.⁸ You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective.

How do I pay for my accident coverage?

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

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

Yes, you can take your coverage with you.⁹ 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.

Who do I call for assistance?

Contact a MetLife Customer Service Representative at 1 800- GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST. Individuals with a TTY may call 1-800-855-2880.

¹ Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate.

² Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

³ Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities.

⁴ Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply.

⁵ 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 insured's primary residence.

⁶ The Health Screening Benefit is not available in all states. For Texas situated policies and Texas residents covered under policies situated in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).

⁷ Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

⁸ 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.

⁹ 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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What is accident insurance?

Accident insurance works to complement your medical coverage — and pays in addition to what your medical plan may or may not cover. It's coverage that provides a financial cushion for life's unexpected events by providing you with a lump-sum payment (one convenient payment all at once) when your family needs it most. The payment you receive is yours to spend however you like. It pays if you have tests, receive medical services, treatment or care for one of more than 150 covered events as defined in your group certificate. This includes hospitalization resulting from an accident, and accidental death or dismemberment.¹

Q. How does the payment work?

A. We make payments directly to you. The amount you receive will be on top of any other insurance you might have and you can spend it however you like. You might use it to help pay for medical plan deductibles and copays, out-of-network care, or even for 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.

Q. Am I eligible to enroll for this coverage?

A. Yes, you can enroll both yourself and eligible family members. All you need to do is enroll during your enrollment period, and be actively at work.

Q. I have a good medical plan at work, so why do I need accident insurance?

A. Accidents can happen anytime, anywhere and always when you least expect them. What's more they can be costly.

Even the best medical plans can leave you with extra expenses to pay or services that just aren't covered. Things like plan deductibles, copays, extra costs for out-of-network care, or non-covered services. Many people aren't prepared to handle these extra costs, so having this extra financial support when the time comes may mean less worry for you and your family.

Q. Can I enroll for this insurance without having a medical exam?

A. Yes. Your accident coverage is guaranteed², regardless of your health. You just need to be actively at work to be covered. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you first thought.

Q. How much will it cost?

A. Accident insurance may cost less than you think. It's designed to be an economical way to supplement your health care plan. Exact rates can be found in the enrollment materials provided by your employer.

Q. How do I pay for my coverage?

A. It's easy to pay premiums through payroll deductions, so you don't have to worry about writing any checks or missing payments.

Q. When does my coverage begin?

A. Right away— your coverage starts on the effective date of your coverage. There are no waiting periods for it to begin.



Accident insurance
is an economical way for
you to supplement
your health care plan.



Have other questions?

Please call
MetLife directly at
1 800 GET-MET8
(1-800-438-6388)
and talk with a
benefits consultant.

Q. Are benefits paid directly to me or my health care provider?

A. Payments will be paid directly to you, not to the doctors, hospitals or any other health care providers. And to make things even easier, the check is made payable to you. There's no need to work it around any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover.

Q. If my employment status changes, can I take my coverage with me?

A. Yes. This coverage is portable, meaning you can take it wherever you go. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.³

Q. Can I use the benefit payment on anything I need?

A. Yes, you can use your payment as you see fit. Use it to help cover your medical insurance deductibles, copays, household bills, and more.

Q. Is the claims process simple?

A. Yes. Once we receive all the information, claims are generally processed within 10 business days. You only need one claim form per accident and every claim is reviewed by a claims professional.

1. 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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