

# Why is having accident insurance so important?

Accidents can happen at any time and when you least expect them. Today's active lifestyles may make you more susceptible, too.

Accidents can happen at any time: every 2 seconds at home ... every 7 seconds at work ... and every 7 seconds on the road.<sup>1</sup> You can't plan for accidents, but you can be better prepared financially to handle them when they happen. In the U.S. in 2013, there were more than 37,000,000 trips to the emergency room due to injuries.<sup>2</sup> At an average cost of \$1,233 per visit,<sup>3</sup> it's easy to see why having accident coverage for you and your family makes good financial sense. Just think about the likelihood of having an accident:

- Your child gets hurt playing sports or on the school playground
- You injure yourself while doing home repairs or while on vacation
- You fall on the stairs at your workplace

---

## You can't plan for accidents, but you can be better prepared financially to handle them when they happen.

---

Even the best medical plans may leave you with extra expenses to pay out of your own pocket.

As good as the health care is that you receive today, an accident can require a variety of treatments, tests, therapies and other care and services to assist in recovery. Each of these services usually means extra out-of-pocket costs for you to pay, beyond what your medical plan may cover, including:

- Medical plan deductibles
- Copayments for doctor visits and specialist care, as well as prescription drugs
- Extra costs for out-of-network care and treatment

Other household expenses may be harder to cover due to lost or reduced income, like your mortgage, car payment, child care or household upkeep while you recover.

Accident insurance can help you be better prepared by providing you with a payment to use as you see fit if you experience a covered event. There are no waiting periods for coverage to begin and payment will be in addition to any other insurance you may have. This payment can help you focus more on getting back on track and less on the extra expenses an accident may bring.



**Enroll today!**

### Why should I enroll now?

- You and your eligible family members are guaranteed acceptance.<sup>5</sup>
- Competitive group rates
- Convenient payroll deduction ensures continuous, worry-free coverage.



With MetLife Accident Insurance, you can take your coverage with you if your employment status changes.<sup>4</sup>

# How can having MetLife Accident Insurance benefit you?

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

- Fractures<sup>6</sup>
- Dislocations<sup>6</sup>
- Second and third degree burns
- Skin grafts
- Torn knee cartilage
- Ruptured disc
- Concussions
- Cuts/lacerations
- Eye injuries
- Coma
- Broken teeth

You receive a lump-sum payment when you have these covered medical services/treatments:<sup>7</sup>

- 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, speech therapy)

**This plan provides protection 24 hours a day — while on or off the job. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details on your coverage.**

1. National Safety Council Injury Facts, 2015 Edition. Itasca, IL (based deaths and medically consulted injuries by class, 2013).
2. Centers for Disease Control and Prevention: Emergency Department Visits. CDC/National Center for Health Statistics. Page last updated: March 17, 2017.
3. "Outrageous E.R. Hospital Charges: What to Do," FoxBusiness.com. June 27, 2013.
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. 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.
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.

