

Accident insurance: how can it help you?

Accidents can happen when you least expect them. And while you can't always prevent them, you can get help that may make your recovery less financially burdensome and stressful.

Accident insurance offers:

- Competitive group rates
- Lump sum payments made directly to you
- Portable coverage you can take with you if you leave your job¹

In the U.S., there are 40 million trips to the emergency room annually due to injuries.² These visits can be expensive. In fact, \$1,389 is the average cost for one visit to the emergency room in the U.S.,³ 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, childcare, 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 can provide a financial cushion for life's unexpected events. You can use it to help pay costs that aren't covered by your medical plan, or in any other way you want. 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 unexpected expenses.

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

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

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

Accident insurance pays a benefit for a wide array of events, medical services, and treatments.⁴

This plan provides a lump-sum payment for 120 different covered events, such as:

- Accidental Injury
- Fractures⁵
- Dislocations⁵
- Second and third degree burns
- Concussions
- Cuts or lacerations
- Coma

Medical treatment & services⁶

- Ambulance
- Emergency care
- Hospital⁶ (e.g. admission, confinement, inpatient rehab)
- Inpatient surgery
- Medical Testing Benefits (including X-rays, MRIs, CT scans)
- Physician follow-up visits
- Therapy services (including physical and occupational therapy)

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

1. 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.
2. Centers for Disease Control and Prevention: Emergency Department Visits. 2017 CDC/National Center for Health Statistics. <https://www.cdc.gov/nchs/fastats/emergency-department.htm>. Accessed February 2020.
3. Emergency Rooms vs. Urgent Care Centers. Debt.org. www.debt.org/medical/emergency-room-urgent-care-costs/. Updated November 12, 2019. Accessed February 2020.
4. 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.
5. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
6. 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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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.



Proposed Rates – Low Plan

Type	Monthly
Employee Only	\$4.42
Employee + Spouse	\$8.92
Employee + Children	\$9.21
Employee + Spouse/Children	\$11.53

Proposed Rates – High Plan

Type	Monthly
Employee Only	\$7.61
Employee + Spouse	\$15.43
Employee + Children	\$15.74
Employee + Spouse/Children	\$19.70

