

Accident Insurance

Product Overview

MetLife



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

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 6 seconds at work ... and every 9 seconds on the road.¹ You can't plan for accidents, but you can be better prepared financially to handle them when they happen. In the U.S. in 2011, there were more than 40,000,000 trips to the emergency room due to accidents.² At an average cost of \$1,354 per visit,³ 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

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, testing, 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
- Co-payments for doctor visits and specialist care, as well as prescription drugs
- Out-of-network care and treatment

Why should I enroll now?

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

You are automatically eligible to enroll in Accident insurance. Sign up now during your open enrollment at:
alvinisdbenefits.hrntouch.com

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.

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
- Dislocations
- 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:⁴

- 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 for 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.

With MetLife Accident insurance, you can take your coverage with you if your employment status changes.

MetLife

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¹ National Safety Council (2012) Injury Facts, 2012 Edition. Itasca, IL: Author (based on a 2010 US resident population of 309.6 million with 19.9 million reported injuries).

² National Hospital Ambulatory Medical Care Survey: 2011 Emergency Department Summary Tables (based on 136.3 million total annual ER visits).

³ Agency for Healthcare Research and Quality. Emergency Room Services-Mean and Median Expenses per Person With Expense and Distribution of Expenses by Source of Payment: United States, 2011. Medical Expenditure Panel Survey Household Component Data. Generated interactively. (February 12, 2014)

⁴ Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See the Disclosure Statement or Outline of Coverage/ Disclosure Document for more details.

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.

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 exclusion for hospital sickness benefits, if applicable. There are 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. In certain states, availability of MetLife's Group Accident Insurance is pending regulatory approval.