



Accident Insurance

MetLife



Accident Insurance Helps You Focus On Recovery & Not On Your Finances.

An Accident Waiting To Happen

Accidents happen every 2 seconds at home and every 9 seconds on the road.¹ Those accidents are expensive; each trip to the emergency room costs an average of \$1,354.² Even with medical coverage additional expenses can add up quickly.

Help alleviate the added costs that may result from an accident with MetLife Accident insurance.

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

Don't worry, you're covered.

With over 150 covered events and services, such as fractures, 2nd & 3rd degree burns and treatments, resulting from an accident.

It's your money.

Payments are made directly to you. You decide how to spend it. Pay for medical expenses not covered by your plan, like copays or deductibles, or for non-medical needs like household bills, childcare, or home modifications.

You won't be denied coverage.

You and your eligible family members are guaranteed coverage, as long as you are actively at work³. That means no medical exam and no hassle.

Your time is now – open enrollment [Insert Date] through [Insert Date].

To enroll for Accident insurance, visit: alvinisdbenefits.hrintouch.com.



Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com

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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 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).

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.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical 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 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, New York. In certain states, availability of MetLife's Group Accident Insurance is pending regulatory approval.