MetLife | Accident Insurance

Help supplement your healthcare coverage with accident insurance

Get a lump-sum benefit payment to use however you wish.



Accidents can happen anytime, anywhere and likely when you least expect them. They can be costly and lead to extra expenses, such as plan deductibles, co-pays for emergency room care, testing, out-of-network care and non-medical expenses such as transportation and childcare costs.

Having accident insurance may mean less worry for you and your family. Payments are paid directly to you, not to hospitals or other healthcare providers. Accident insurance may help you to focus more on your recovery and less on your finances.

Pays for over 150 different injuries, including:

- Fractures[1]
- Dislocations[1]
- Eye injuries
- Skin grafts
- Broken teeth
- Concussions
- Cuts or lacerations
- Second- and third-degree burns
- Coma
- Ruptured disc

Includes many medical services and treatments[2]:

- 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, occupational and speech therapy)

Consider this hypothetical scenario*

Kelly's son Jacob plays soccer. Some time ago, Jacob collided with another player, was knocked unconscious and was taken to the emergency room by ambulance. The emergency room doctor ordered a CT scan and diagnosed a concussion and a broken tooth. Jacob was released to a primary care physician for follow-up treatment, and a dentist repaired the tooth with a crown. Luckily, Kelly had **accident insurance** to help pay for some of the unexpected expenses!

Ambulance: $400 + Emergency room visit: $200 + Follow-up with physician: ($100 x 2): $200 + Medical testing: $200 + Concussion: $300 + Broken tooth (repaired by crown): $350

Total lump-sum payment: $1,650[6]* **New total lump-sum payment with Organized Sports Rider: $2,062***

Your accident insurance could have an additional 25% of coverage for injuries with the Organized Sports Activity Rider benefit.[3]

With the Organized Sports Rider benefit for accidents, you can be more financially protected from a covered sports-related injury. The rider provides an extra 25% in addition to the coverage you already have. In the hypothetical example on the previous page, the current benefit would pay an additional $412 with the Organized Sports Rider because the child was playing an organized sport.

Coverage is subject to limitations described in the certificate. The Organized Sports Activity Rider Benefit is pending regulatory approval in some states.

The advantages of getting accident insurance through work:

- Competitive group rates
- Guaranteed acceptance[4]
- No medical exam needed
- Premiums paid through payroll deduction
- Portable coverage so you can take it with you[5]

MetLife Accident Insurance

through your workplace may be more affordable than you think.

Enroll at usbenefits.nov.com
or contact your HR representative to **learn more**.

Questions? Call MetLife Customer Support.
1-800-GET-MET8 (1-800-438-6388)

* This is a hypothetical example for illustrative purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

1. Chip fractures may be paid at a reduced percentage of the Fracture Benefit and partial dislocations may be paid at a reduced percentage of the Dislocation Benefit.
2. Covered services/treatments must be the result of an accident as defined in the certificate.
3. The Organized Sports Activity Injury Benefit Certificate Rider is not available in all states. Proof of registration in an Organized Sports Activity in which an accident occurred is required at time of claim. See your certificate for details.
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. 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.
6. Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary. This example is for illustrative purposes only. Your costs and savings could vary based on your plan design and where you live. Please see your Plan Summary for details about your coverage.

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.

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