MetLife | Accident Insurance

Get the facts about accident insurance.

Accident insurance is coverage that can help with unexpected expenses, irrespective of what may or may not be covered under your medical plan[1].

Recent studies have shown…

$3,102

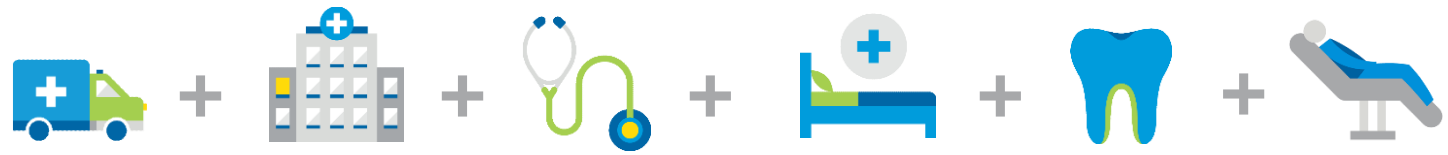
The average cost of a visit to the emergency room in the U.S.[2]

With group employee rates, you can get Accident High Plan coverage for less than the monthly cost of...

A daily coffee fix, medium cup[3]

Consider this:

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 broken tooth. Jacob was released to a primary care physician for follow-up treatment, and a dentist repaired his tooth with a crown. Luckily, Kelly had ***Accident Insurance****! They got a lump-sum payment totaling $1,850.**



Ambulance: $400

Emergency room visit: $200

Follow-up with physician: ($100 x 2): $200

Medical testing: $200

Dental procedure: $150

Concussion benefit: $300

Total lump-sum payment: $1,450*

Benefits paid by MetLife Accident Insurance Plan

* This is a hypothetical example for informational purposes only. Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

Accidents can lead to trips to the emergency room and the doctor's office, which could result in bills and expenses not covered by your medical and disability insurance.

What you need to know about MetLife's Accident Insurance coverage:

- Over 150 covered events and services[1], such as fractures,[4] dislocations[4] and medical treatments or tests.
- You and your eligible family members are guaranteed coverage.[5] No medical exam required.
- Lump-sum payment that can help pay for unexpected costs that result from an accident.
- Premiums will be automatically deducted from your paycheck.

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

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

1. Covered services/treatments must be the result of an accident as defined in the certificate.
2. Emergency rooms vs. urgent care centers. Debt.org web site. https://www.debt.org/medical/emergency-room-urgent-care-costs/.July 23, 2024.
3. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Updated May 2025. Accessed May 2025.
4. 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
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 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.

MetLife

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