MetLife | Accident



Helping prepare for life's unexpected events

Accidents happen. And unexpected injuries can lead to unexpected costs. MetLife Accident Insurance helps cover expenses like copayments and deductibles. Benefits are paid no matter what medical plans cover, and employees can spend it as they choose.[1]

Intelligent plans, designed with you and your employees in mind

We tailor our plans to best suit you — paying attention to market trends and industry benchmarks so we can provide more value to you and your employees.

- Annual Guaranteed Issue coverage[3]
- No waiting periods
- Up to 180 days allowed between date of occurrence and care received[4]
- Portable coverage that employees can take with them[5]
- No age restriction for your employees or their spouses to enroll[6]
- Most benefits pay the same amount for employees and dependents

Roughly

50%

of working-age Americans with health insurance are carrying medical debt.[2]

Broad coverage for a variety of needs

We provide coverage for about 150 events in 5 different categories, meeting the needs of all ages and lifestyles, with the flexibility to customize to better supplement your healthcare strategy.

- Injuries
- Medical services and treatment[1]
- Hospitalization due to accident[7]
- Accidental death and dismemberment[8]
- Limb loss and paralysis

We're here whenever they need us

It's easy for employees to get the support they need.

- Lump sum paid directly to employees to use as they choose
- No coordination of benefits with medical insurance is needed
- Options to suit every preference. Paper or online, our claims submission channels help ensure employees feel comfortable and confident.
- We want everyone to get the most from their plans. Online capabilities help employees use their plans efficiently and intelligently.
- Our consultative customer service team is on hand with the support your employees need, whenever they need it.

A full range of enrollment solutions are available to help employees make confident benefits decisions. Give your employees access to coverage that helps protect them from the unexpected — helping them keep their focus on getting back on their feet.

Get expert guidance for benefits decisions — for your organization and your employees.
Contact your MetLife representative today.

[1] Covered services/treatments must be the result of an accident or sickness as defined in the certificate.

[2] 50% Of Americans Now Carry Medical Debt, A New Chronic Condition For Millions. https://www.forbes.com/sites/debgordon/2021/10/13/50-of-americans-now-carry-medical-debt-a-new-chronic-condition-for-millions/?sh=69bf99ac5e5d, accessed January 2025.

[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.

[4] In Washington state, the duration is 365 days.

[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] Children may be covered to age 26. There are benefit reductions that may begin at age 65.

[7] "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.

[8] AD&D insurance does not include payment for certain losses as described in more detail in your certificate. Specific information pertaining to your insurance can be obtained by contacting your MetLife benefits administrator.

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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