

## Supplement your healthcare coverage with Accident Insurance protection.

Receive benefit payments directly and use the funds however you wish.



### Accident insurance: why is it so important?

Accidents can happen when you least expect them. And while you can't always prevent them, you can help lessen the financial impact and try to make your recovery less stressful.

In the U.S., there are approximately 25.5 million trips to the emergency room annually due to injuries.<sup>1</sup> Even seemingly small injuries can come with unexpectedly high hospital<sup>2</sup> bills, but about half of adults would be unable to pay an unexpected medical bill of \$500 in full without going into debt.<sup>3</sup>

You may be thinking, "That's why I have health insurance," but even the best medical plans may leave you with expenses like deductibles, copays, extra costs for out-of-network care and non-covered services.

You can't plan for accidents, but accident insurance coverage can help you with a lump-sum payment on the occurrence of a covered event.

#### How it works

Accident insurance provides coverage for the unexpected. You receive a lump-sum payment for a covered event, regardless of what your health insurance may cover. The extra cash can help you focus on getting back on track without worrying about finding the money to help cover expenses like co-pays or out of pocket treatment costs.

Best of all, the payment is made directly to you, regardless of any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

Whatever you need while recovering from an accident or injury, accident insurance is there to make life a little easier.

#### Why should I enroll now?

- Competitive group rates
- Guaranteed acceptance<sup>4</sup>
- Easy payroll deduction
- Portable coverage, so you can take it with you<sup>5</sup>

## MetLife Accident Insurance is designed to cover a range of events, medical services and treatments.<sup>6</sup>

This plan provides a lump-sum payment for over 150 different covered events, such as:

- Fractures<sup>7</sup>
- Dislocations<sup>7</sup>
- Second- and third-degree burns
- Skin grafts
- Torn knee cartilage
- Ruptured disc
- Concussions
- Cuts or lacerations
- Eye injuries
- Coma
- Broken teeth

**Help protect yourself, your family and your budget from the financial impact of unexpected injuries.**

You'll receive a lump-sum payment when you have these covered medical services or treatments:<sup>6</sup>

- 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)

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

- Centers for Disease Control and Prevention: Emergency Department Visits. CDC/National Center for Health Statistics. July 26, 2024.
- "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.
- Lopes, L., Montero, A., Presiado, M., Hamel, L. Americans' Challenges with Health Care Costs. Kaiser Family Foundation website. <https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/>. Published March 1, 2024. Accessed June 2024.
- 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.
- 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.
- Covered services/treatments must be the result of an accident or sickness as defined in the certificate.
- 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

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.

