

## Accident Insurance

Help prepare for the unexpected

# Why Accident Insurance Is So Important



Accidents can happen anytime, anywhere and when you least expect them. They can be costly, and even the best medical plans can leave you with extra expenses to pay. Many people aren't financially prepared to handle extra costs like plan deductibles, co-pays for emergency room care, testing, supplies and out-of-network care. Having the financial support you may need means less worry for you and your family. Payments are paid directly to you, not the hospitals, nor to the other health care providers. You receive a check payable to you. With accident insurance, you can focus more on your recovery and less on your finances.

### Pays for over 150 different injuries, including:

- Fractures<sup>1</sup>
- Dislocations<sup>1</sup>
- Eye injuries
- Skin grafts
- Broken teeth
- Concussions
- Cuts or lacerations
- Second- and third-degree burns
- Coma
- Ruptured disc

### Includes an array of medical services and treatments:<sup>2</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 and occupational therapy)

### Consider this scenario:

*My daughter, Molly, plays soccer. Some time ago, Molly 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. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her tooth with a crown. Luckily, we had **accident insurance!** I got a lump-sum payment totaling \$1,350.<sup>3</sup>*

## Coverage when costs add up



Ambulance:  
\$300



Emergency  
room visit: \$100



Follow-up with  
physician:  
(\$75 x 2): \$150



Medical testing:  
\$600



Dental  
procedure: \$200

Total lump-sum payment: **\$1,350<sup>3,4</sup>**

[Accident insurance can help pay for some expenses that are not paid for under your high deductible health insurance plan (HDHP). With an HDHP, you can expect to pay lower premiums because your deductibles are higher. However, higher deductibles could mean greater out-of-pocket expenses in the event of a serious illness. To help you be more financially prepared, you have the opportunity to enroll for this insurance.]

### The advantages of getting accident insurance through work

- Competitive group rates
- Guaranteed acceptance<sup>5</sup>
- No medical exam needed
- Premiums paid through payroll deduction
- Portable coverage so you can take it with you<sup>6</sup>

### MetLife Accident Insurance through your workplace may be more affordable than you may think.

1. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

2. Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

3. This example is for informational 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.

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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.

6. 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.

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 is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may 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. 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.

