



Why Accident Insurance matters

Accidents can happen anytime, anywhere and when you least expect them. While you can't plan for the unexpected, you can **be better prepared financially** with **MetLife Accident Insurance**.

You've got medical, dental and vision insurance — and possibly a flexible spending account just in case. If you have an accidental injury, you're financially covered, right?

Not entirely. Even the best health insurance may leave you with unexpected costs or medical debt, especially if you have a high deductible health plan or limited network. When faced with these kinds of costs, supplemental coverage from MetLife provides you with additional financial protection.

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

A personal account: How Accident Insurance helped Mia pay her bills after a hit-and-run



“ Accident insurance helped me pay some of my bills after I was involved in a hit-and-run. The great thing is that it was paid directly to me — I could use it how I wanted. I needed it especially for gas and the cost of a rental car. My advice is to always look ahead. It's better to have insurance and not need it, than not have it and need it. We all go through bad things, and hindsight is always 20-20. Take action, don't wait. ”

— Mia, a MetLife customer

Enroll in Accident Insurance during annual enrollment




Accident Insurance

Coverage that can help pay for costs associated with an accident such as those that may not be covered under your medical plan.



Help complete your healthcare coverage with Accident Insurance protection.

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

 Physical therapy  Ambulance  Grocery bills

Financial support so you can focus on getting well.

Many people may not be financially prepared to handle extra costs like plan deductibles, co-pays for emergency room care, testing, supplies and out-of-network care. For a covered event, accident insurance provides you with a benefit payment paid directly to you — not to your doctors, hospitals or healthcare providers.

You can spend the funds on anything you need, such as those extra bills when you may most need additional support. It can also help pay for expenses you may not think of, like childcare and transportation to your appointments. These costs can cut into your budget — and make it a challenge to manage your everyday expenses.

Your benefit in action

If you've been involved in an accident,¹ submitting a claim doesn't have to be difficult. Here's what to expect:



Call, visit mybenefits.metlife.com or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days. You only need one claim form per accident and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.

When it comes to accidents...

For less than your daily coffee habit,² you can gain coverage for you and your family.



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Supplement your healthcare coverage with MetLife Accident Insurance.

Benefit overview	Accident insurance pays out a lump sum if you incur an injury as a result of an accident.
Why needed	These benefits may supplement both health and disability insurance. A benefit payment can be used to pay for expenses that your health insurance doesn't cover — or it can provide additional financial support if a covered event causes you to lose income due to being out of work.
Who is covered	You can enroll both yourself and eligible family members. ³ All you need to do is enroll during your enrollment period and be actively at work.
Covered services	<p>Pays for different injuries, including:</p> <ul style="list-style-type: none">• Fractures⁵• Dislocations⁵• Eye injuries• Skin grafts• Broken teeth• Concussions• Cuts or lacerations• Second- and third-degree burns• Coma• Ruptured disc <p>Includes an array of medical services and treatments:¹</p> <ul style="list-style-type: none">• 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)
Guaranteed coverage	You and your family members are guaranteed ⁶ coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

[Please see your Plan Summary for more information.](#)

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Frequently Asked Questions

Q. How does the payment work?

A. We make benefit payments directly to you — not to doctors, hospitals or healthcare providers. The amount you receive is paid regardless of any other insurance you might have.

You can spend your benefit payment however you like. Use it to help pay for medical plan deductibles and co-pays, out-of-network care, or even your family's everyday living expenses. Whatever you need while recovering from an accident or injury, accident insurance is there to help make life a little easier.

Q. I have a good medical plan at work, so why do I need accident insurance?

A. Even the best medical plans can leave you with extra expenses to pay for services that aren't covered, like plan deductibles, co-pays and costs for out-of-network care. Having this extra financial support may mean less worry for you and your family.

Q. Can I enroll for this insurance without having a medical exam?

A. Yes. Your accident coverage is guaranteed⁶ regardless of your health. You just need to be actively at work to be covered. There are no medical exams to take and no health questions to answer.

Q. How much will it cost?

A. Accident insurance may be more affordable than you think. It is designed to be an economical way to supplement your healthcare plan. Exact rates can be found in the enrollment materials provided by your employer.

Q. How do I pay for my coverage?

A. It's easy to pay premiums through payroll deductions, so you don't have to worry about writing a check or missing payments.

Q. When does my coverage begin?

A. Right away — your coverage starts on the effective date of your coverage. There are no waiting periods for it to begin.

Q. If my employment status changes, can I take my coverage with me?

A. Yes. This coverage is portable, meaning you can take it wherever you go. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.⁷

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

2. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Accessed May 2021.

3. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

4. Dependent Child coverage varies by state. Please contact MetLife for more information.

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

6. 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.

7. 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.



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