

## Help supplement your healthcare coverage with Accident Insurance protection.

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



Being active is an important part of a healthy lifestyle. Walking, playing sports and going to the gym help you feel good physically and mentally. So, it can be frustrating when accidents occur that disrupt your routine. It also can be worrying if your medical plan doesn't cover all of your healthcare expenses.

Having the **financial support** you may need can **mean less worry for you** and your family. **MetLife Accident Insurance provides a lump-sum payment for a covered event** that can be used as you see fit, such as to cover the extra expenses you might have when an accident occurs.

**Payments are made directly to you**, not to the hospitals or other healthcare providers. You receive a check, payable to you, for maximum convenience. With Accident Insurance, you can focus more on your recovery and less on your finances.

### Pays for over 150 covered events, 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, occupational and speech therapy)

**View your Plan Summary for details and rates.**

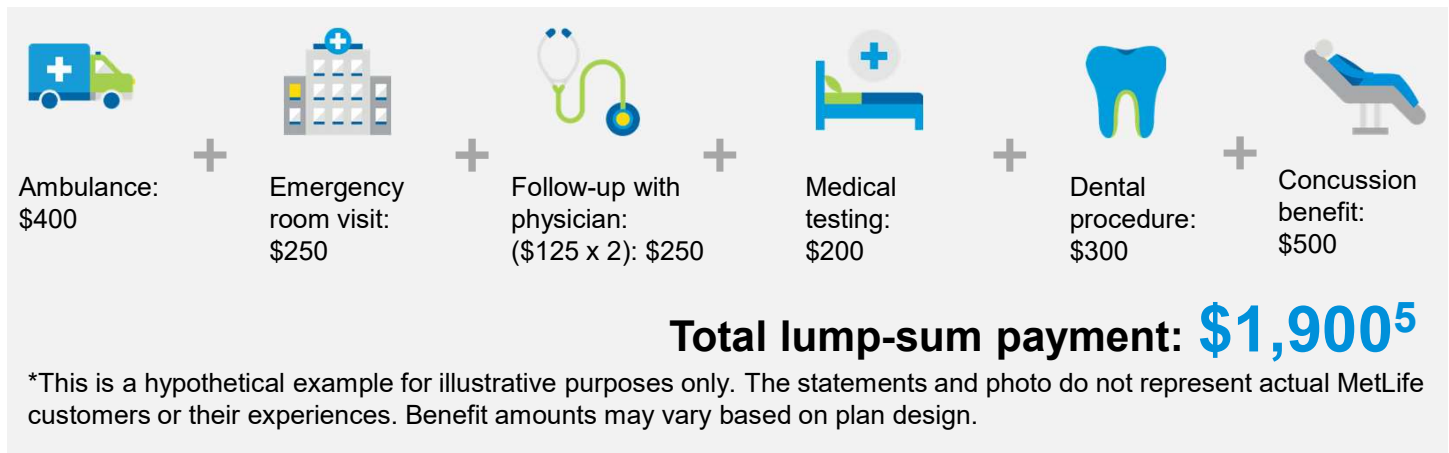
### The advantages of getting Accident Insurance through work:

- Competitive group rates
- Guaranteed acceptance<sup>3</sup>
- No medical exam needed
- Premiums paid through payroll deduction
- Portable coverage so you can take it with you<sup>4</sup>

*See reverse side for an example of how the Accident benefit works!*

## Consider this:

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 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!** \*



## Your Accident Insurance could have an additional 25% of coverage for injuries with the Organized Sports Activity Rider benefit.<sup>6</sup>

With the Organized Sports Rider benefit for Accidents, you can be more financially protected from a covered sports-related injury. The rider provides an extra 25% in addition to the coverage you already have. In the hypothetical example on the previous page, the current benefit would pay an additional \$475 with the Organized Sports Rider because the child was playing an organized sport.

Coverage is subject to limitations described in the certificate. The Organized Sports Activity Injury Benefit Rider is pending regulatory approval in some states.

**New total lump-sum payment with Organized Sports Rider: \$2,375<sup>5</sup>**

### Questions? Call MetLife Customer Service.

1 800 GET-MET8 1 800 438-6388

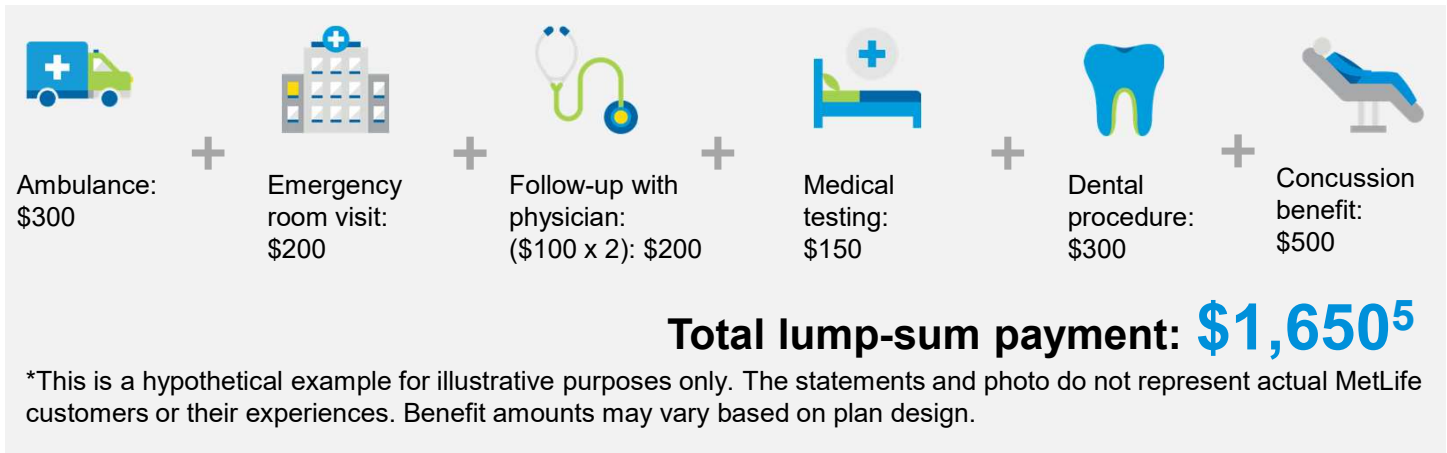
1. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
2. Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
3. 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. 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.
5. Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.
6. The Organized Sports Activity Injury Benefit Certificate Rider is not available in all states. Proof of registration in an Organized Sports Activity in which an accident occurred is required at time of claim. See your certificate for details.

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.

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*Coverage is subject to limitations described in the certificate. The Organized Sports Activity Injury Benefit Rider is pending regulatory approval in some states.*

**New total lump-sum payment with Organized Sports Rider: \$2,062<sup>5</sup>**

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