Why is having accident insurance so important?

Accidents can happen at any time and when you least expect them. Today’s active lifestyles may make you more susceptible, too.

Accidents can happen at any time: every 2 seconds at home … every 6 seconds at work … and every 9 seconds on the road.¹ You can’t plan for accidents, but you can be better prepared financially to handle them when they happen. In the U.S. in 2013, there were more than 37,000,000 trips to the emergency room due to accidents.² At an average cost of $1,233 per visit,³ it’s easy to see why having accident coverage makes good financial sense. Just think about the likelihood of having an accident:

- Your child gets hurt playing sports or on the school playground
- You injure yourself while doing home repairs or while on vacation

You can’t plan for accidents, but you can be better prepared financially to handle them when they happen.

Even the best medical plans may leave you with extra expenses to pay out of your own pocket.

As good as the health care is that you receive today, an accident can require a variety of treatments, tests, therapies and other care and services to assist in recovery. Each of these services usually means extra out-of-pocket costs for you to pay, beyond what your medical plan may cover, including:

- Medical plan deductibles
- Copayments for doctor visits and specialist care, as well as prescription drugs
- Extra costs for out-of-network care and treatment

Other household expenses may be harder to cover due to lost or reduced income, like your mortgage, car payment, child care or household upkeep while you recover.

Accident insurance can help you be better prepared by providing you with a payment to use as you see fit if you experience a covered event. There are no waiting periods for coverage to begin and payment will be in addition to any other insurance you may have. This payment can help you focus more on getting back on track and less on the extra expenses an accident may bring.

With MetLife Accident Insurance, you can take your coverage with you if your employment status changes.⁴

Enroll today!

For questions, please call MetLife at 1 800 GET-MET8 (1-800-438-6388)

Why should I enroll now?

- You and your eligible family members are guaranteed acceptance.⁵
- Competitive group rates
- Convenient payroll deduction ensures continuous, worry-free coverage.
How can having MetLife Accident Insurance benefit you?

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

- Fractures
- Concussions
- Dislocations
- Cuts/lacerations
- Second and third degree burns
- Eye injuries
- Skin grafts
- Coma
- Torn knee cartilage
- Broken teeth

You receive a lump-sum payment when you have these covered medical services/treatments:

- Ambulance
- Physician follow-up visits
- Emergency care
- Transportation
- Inpatient surgery
- Home modifications
- Outpatient surgery
- Therapy services (including physical and occupational therapy)
- Medical Testing Benefits (including X-rays, MRIs, CT scans)

This plan provides protection for covered events experienced while off the job only. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details on your coverage.

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. 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. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
7. 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.