

**Accident Insurance**

Product Overview

ADF# AI495.13

**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 2009, there were more than 45,000,000 trips to the emergency room due to accidents.2 At an average cost of $1,318 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
* Your spouse4 slips and falls on the stairs or on a slippery floor

**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, testing, 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
* Co-payments for doctor visits and specialist care, as well as
prescription drugs
* Out-of-network care and treatment

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

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.

Group 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.

**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
 |
| * Ruptured disc
 |  |

**See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.**

**You receive a lump-sum payment when you have these covered medical services/treatments:**5

|  |  |
| --- | --- |
| * Ambulance
 | * Physician follow-up visits
 |
| * Emergency care
 | * Transportation
 |
| * Inpatient surgery
 | * Home modifications
 |
| * Outpatient surgery
 | * Therapy services including:
 |
| * Medical Testing Benefits including:
* X-rays
* MRIs
* CT scans
 | * Physical and occupational therapy
 |

**See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.**

***Why should I enroll now?***

* You and your eligible family members are guaranteed acceptance. You just need to be actively at work. Dependents to be covered may not be subject to medical restrictions as set forth in the Certificate.
* Competitive group rates
* Convenient payroll deduction ensures continuous, worry-free coverage
* Take your coverage with you if your employment status changes

***Enroll today!***

[Please call
MetLife at
**[1 800 GET-MET8**

(1-800-438-6388)]]

1 National Safety Council (2012) Injury Facts, 2012 Edition. Itasca, IL: Author (based on a 2010 US resident population of 309.6 million).

2 National Hospital Ambulatory Medical Care Survey: 2009 Emergency Department Summary Tables (based on 136 million total annual ER visits).

3 American Hospital Association Resource Center, April 2012.

4 Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

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

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition exclusion for hospital sickness benefits, if applicable. There are benefit reductions that begin at age 65. And, like most group accident and health insurance policies, polices 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, New York. In certain states, availability of MetLife’s Group Accident Insurance is pending regulatory approval.

MetLife Accident Insurance also pays for hospital stays, Intensive Care Unit stays, inpatient rehab, companion lodging, accidental death, loss, paralysis and more.5



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