



## 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.**

### An example of how accident insurance can help

*Accident Insurance helped Kathy pay some of her bills after she was involved in a hit-and-run. The great thing is that it was paid directly to her — she could use it how she wanted. She needed it especially for gas and the cost of a rental car. Kathy's 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. \**

\* This is a hypothetical example 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.

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

Receive benefit payments directly and use the funds however you wish

### 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,<sup>1</sup> 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 benefits in action

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



Visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits) 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,<sup>2</sup> you can gain coverage for you and your family.

# Supplement your healthcare coverage with MetLife Accident Insurance.

<b>Product overview</b>	Accident Insurance pays out a lump sum if you incur an injury as a result of an accident.
<b>Why needed?</b>	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.
<b>Who is covered</b>	<p>You can enroll both yourself and eligible family members. All you need to do is enroll during your enrollment period and be actively at work.</p> <ul style="list-style-type: none"><li>• Employee Only</li><li>• Employee &amp; Spouse</li><li>• Employee &amp; Child(ren)<sup>3</sup></li><li>• Employee &amp; Family</li></ul>
<b>Covered services</b>	<p><b>Pays for different injuries, including:</b></p> <ul style="list-style-type: none"><li>• Fractures<sup>4</sup></li><li>• Dislocations<sup>4</sup></li><li>• Eye injuries</li><li>• Skin grafts</li><li>• Broken teeth</li><li>• Concussions</li><li>• Cuts or lacerations</li><li>• Second- and third-degree burns</li><li>• Coma</li></ul> <p><b>Includes an array of medical services and treatments:<sup>1</sup></b></p> <ul style="list-style-type: none"><li>• Ambulance</li><li>• Emergency care</li><li>• Inpatient surgery</li><li>• Outpatient surgery</li><li>• Medical testing benefits (including X-rays, MRIs, CT scans)</li><li>• Physician follow-up visits</li><li>• Transportation</li><li>• Home modifications</li><li>• Therapy services (including physical, occupational and speech therapy)</li></ul> <p><b>Please see your Plan Summary for details.</b></p>
<b>Guaranteed coverage</b>	You and your family members are guaranteed <sup>5</sup> coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

# Frequently Asked Questions

## 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.

## 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.

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

**A. Yes. Your accident coverage is guaranteed<sup>5</sup>** 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.

## 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.

## 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.

## 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.

## 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.<sup>6</sup>

**Enroll in Accident Insurance during annual enrollment.**

**Please see your Plan Summary for more information.**

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](https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States). Copyright 2023.

3. Children may be covered to age 26.

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

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 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.



## Accident Insurance for Children’s Hospital of Orange County

Coverage that helps pay for expenses that may not be covered under your medical plan.

### Accident Insurance Benefits

With MetLife, you’ll have a plan that provides payment in addition to any other insurance payment you may receive. Here are just some of the covered events/services.<sup>1</sup>

Benefit Type	MetLife Accident Insurance Pays YOU
<b>Injuries</b>	
Fractures <sup>2</sup>	\$100 – \$6,000
Dislocations <sup>2</sup>	\$100 – \$6,000
Second- and Third- Degree Burns	\$100 – \$10,000
Concussions	\$400
Cuts/Lacerations	\$50 – \$400
Eye Injuries	\$300
<b>Medical Services &amp; Treatment<sup>1</sup></b>	
Ambulance	\$300 – \$2,000
Emergency Care	\$50 – \$225
Non-Emergency Care	\$50
Physician Follow-Up	\$100
Therapy Services (including physical therapy)	\$25 – \$35
Medical Testing Benefit	\$200
Medical Appliances	\$100 – \$1,000
Inpatient Surgery	\$200 – \$2,000
<b>Hospital<sup>3</sup> Coverage (Accident)</b>	
Admission	\$2,000 (non-ICU) – \$2,000 (ICU) per accident
Confinement	\$225 a day (non-ICU) — up to 31 days \$450 a day (ICU) — up to 31 days
Inpatient Rehabilitation (paid per accident)	\$200 a day, up to 15 days
<b>Accidental Death</b>	
Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown.	\$50,000 \$150,000 for common carrier <sup>5</sup>
<b>Dismemberment, Loss &amp; Paralysis</b>	
Dismemberment, Loss & Paralysis	\$500 - \$50,000 per injury
<b>Other Benefits</b>	
Lodging <sup>6</sup> — Pays for lodging for companion — up to 31 nights per calendar year	\$200 per night — up to 31 nights
Health Screening Benefit (Wellness) <sup>7</sup> benefit provided if the covered insured takes one of the covered screening/prevention tests	\$60 <b>Payable 1x per calendar year</b>



## Accident Insurance

### Benefit Payment Example

My child plays soccer on the varsity high school team. During a recent game, my child collided with an opposing player, and was knocked unconscious, and was taken to the local emergency room (ER) by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. The doctor ordered a Computed Tomography scan to check for facial fractures too. My child was released to our primary care physician for two follow-up treatments, and our dentist repaired the broken tooth with a crown. Depending on my health insurance, my out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event <sup>1</sup>	Benefit Amount
Ambulance (ground)	\$300
Emergency Care	\$225
Physician Follow-Up (\$100 x 2)	\$200
Medical Testing	\$200
Concussion	\$400
Broken Tooth (repaired by crown)	\$200
Benefits paid by MetLife Group Accident Insurance	\$1,525

Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.<sup>8</sup>

### Questions & Answers

**Q. Who is eligible to enroll for this accident coverage?**

**A. You are eligible to enroll yourself and your eligible family members!**<sup>9</sup> You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

**Q. How do I pay for my accident coverage?**

**A. Premiums will be paid through payroll deduction,** so you don't have to worry about writing a check or missing a payment.

**Q. What happens if my employment status changes? Can I take my coverage with me?**

**A. Yes, you can take your coverage with you.**<sup>10</sup> You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

**Q. Who do I call for assistance?**

**A. Contact a MetLife Customer Service Representative at 1 800- GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Time or visit our website: [mybenefits.metlife.com](https://mybenefits.metlife.com).**

<sup>1</sup> 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.

<sup>2</sup> Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

<sup>3</sup> 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.

<sup>5</sup> Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

<sup>6</sup> The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from insured's primary residence.

<sup>7</sup> The Health Screening Benefit is not available in all states. For Texas situated policies and Texas residents covered under policies situated in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).]

<sup>8</sup> This example is for illustrative purposes only. The MetLife Accident Insurance Policy and Certificate are the governing documents with respect to all matters of insurance. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

<sup>9</sup> 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. Children may be covered to age 26. There are benefit reductions that may begin at age 65.

<sup>10</sup> 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.



## Accident Insurance

METLIFE'S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are 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 policies or their provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident and Hospital Indemnity 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, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval. 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.



## Discover your Health Screening Benefits

Health screenings are an important part of managing your health.



That's why your **Accident Insurance** coverage from MetLife provides a Health Screening Benefit<sup>1</sup> (HSB) for covered screenings and tests. Now, everyone who's enrolled—you, your spouse, and dependent children<sup>2</sup>—can earn a benefit just for taking care of his or her health.



**At least 42%** of newly diagnosed cancers in colorectal cancer deaths in the U.S. could be prevented with recommended screenings.<sup>3</sup>



For women in their 40s and 50s, **annual mammogram screenings decrease breast cancer deaths.**<sup>4</sup>



Examples of covered screening and prevention tests may include **a blood test to determine total cholesterol, a blood test to determine triglycerides, an endoscopy**, or a colonoscopy. For a complete list of what's covered, please see a copy of your certificate.

### Here's an example of how it works.

*Susan's doctor conducts a blood test to determine total cholesterol, which is one of the many screenings or tests covered by MetLife. Afterward, Susan contacts MetLife by calling 1-800-GET-MET8 to submit her HSB claim. All Susan needs to provide is her physician's name, phone number and address, plus the test and the date it was completed. A check for Susan's HSB benefit payment is on the way within a few business days once her claim is processed. It's that easy!\**

\*This is an example for illustrative purposes only.

### Claiming your Health Screening Benefit (HSB) is as simple as 1-2-3.

- 1. Visit MyBenefits at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call 1-800-GET-MET8 (800-438-6388) 8:00 am–8:00 pm EST.** You can also file a claim using the MetLife Mobile App!
- 2. Provide a few details**, including:
  - The name of the Insured, SSN or EEID, Group Name, Certificate Number
  - What date did you have your test?
  - What was the test you had completed?
- 3. Receive your \$60 HSB payment.** (If submitting via MyBenefits, payment can be made via EFT. Checks are typically issued within a few business days once your claim has been processed)

You can submit claims for your spouse and/or dependent children. No hard copy proof is ever required! Please refer to your certificate of coverage for details on the health screening benefit and which tests are applicable based on your coverage.

### Add claiming your MetLife Health Screening Benefit to your annual good health to-do list.

For complete details, including covered screenings and tests, please see your insurance coverage certificate on the **MyBenefits** portal at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits), or the **MetLife Mobile App**.



**Questions? Call MetLife Customer Support.**  
1-800-GET-MET8 (1-800-438-6388)

1. [The Health Screening Benefit is not available in all states. For Texas situated policies and Texas residents covered under policies situated in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG). Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.]
2. Dependent Child coverage varies by state. Please contact MetLife for more information.
3. American Cancer Society. Cancer Facts & Figures 2022.
4. Mayo Clinic. Mammogram Guidelines: What Are They? Sandhya Pruthi, M.D. May 23, 2023. <http://www.mayoclinic.org/tests-procedures/mammogram/expert-answers/mammogram-guidelines/faq-20057759>.

Accident Insurance and Hospital Indemnity Insurance Disclaimer:

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