

# Accident Insurance

provided by **MetLife**

Supplement your health and disability insurance with coverage to support a variety of accident-induced injuries.



## Ideal for you if:

- You want additional financial support for you and your family in the case of an accident
- You could use financial help to meet your deductible or to pay for other unexpected out-of-pocket costs
- You would benefit from additional funds should an accident remove you from work for a time

## What does it cover?

MetLife Accident Insurance coverage pays you a lump-sum should a covered event occur:

### Injuries

- Fractures and dislocations<sup>1</sup>
- Eye injuries
- Skin grafts
- Broken teeth
- Concussions
- Cuts or lacerations
- Second- and third-degree burns
- Coma
- Ruptured discs

### Treatments/procedures associated with the accident<sup>2</sup>

- Ambulance
- Emergency care
- Inpatient and outpatient surgery
- Medical testing benefits (X-rays, MRIs, CT scans)
- Physician follow-up visits
- Transportation
- Therapy services (physical, occupational, speech therapies)

## Learn more

Specific exclusions vary by state. MetLife Accident Insurance is not meant to replace core medical coverage or disability coverage. Consider Accident Insurance a source of supplemental financial help in the event of a covered accident-based injury or treatment. For more details about this benefit plan and what's not covered, visit your benefits portal (coming soon.)



Disclaimers <sup>1</sup>Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit. <sup>2</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. 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.