

Accident Insurance

Coverage that can help pay toward expenses associated with an accident such as those that may not be covered under your medical plan.

What is accident insurance?



Accident insurance works to supplement your medical coverage — and pays regardless of what your medical plan may or may not cover. It's coverage that may help provide a financial cushion for life's unexpected events by providing you with a lump-sum payment when your family may need it most. The payment you receive is yours to spend however you like, (for example, to help pay for medical tests, services, treatments or other care).¹ There are benefits for more than 150 covered events, as defined in your group certificate,¹ including hospitalization resulting from an accident, and accidental death or dismemberment.²

Q. How does the payment work?

A. We make payments directly to you.

The amount you receive is paid regardless of any other insurance you might have, and you can spend it however you like. You might use it to help pay for medical plan deductibles and co-pays, out-of-network care, or even for 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.

Q. Am I eligible to enroll for this coverage?

A. Yes, you can enroll both you and your eligible family members.³ All you need to do is enroll during your enrollment period and be actively at work.

Q. I have a medical plan at work, so why do I need accident insurance?

A. Accidents can happen anytime, anywhere and usually when you least expect them. What's more they can be costly.

Even the best medical plans can leave you with extra expenses related to services that just aren't covered. For example, you might need to pay for plan deductibles, co-pays, extra costs for out-of-network care, or extra costs for non-covered services. Having this extra financial support when the time comes may mean less worry for you and your family.

Accident insurance is a way for you to supplement your health care plan.

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

A. Yes. Your accident coverage is guaranteed,⁴ 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, so the whole process might be easier than you first thought.

Q. How much will it cost?

A. Accident insurance may be more affordable than you think. It's designed to be an economical way to supplement your health care plan. Exact rates can be found in the enrollment materials provided by your employer.

Q. How do I pay for my coverage?

A. You pay premiums through payroll deductions, so you don't have to worry about writing any checks or missing payments.

Q. 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.

Q. Are benefits paid directly to me or my health care provider?

A. Payments will be paid directly to you, not to the doctors, to the hospitals or to any other health care providers; the check is made payable to you. There's no need to coordinate this coverage with any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover.

Q. 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.⁵

Q. Can I use the benefit payment on anything I need?

A. Yes, you can use your payment as you see fit. Use it to help cover your medical insurance deductibles, co-pays, or household bills.

Q. Is the claims process simple?

A. Yes. Once we receive all the information, claims are generally processed within 10 business days.⁶ You only need one claim form per accident, and every claim is reviewed by a claims professional.

Have other questions?

Please call MetLife directly at
1 800 GET-MET8]
1 800 438-6388]
M-F 8am-8pm (EST)
and talk with a benefits consultant.

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. 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.
3. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
4. 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.
5. 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.
6. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.

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 is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident 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 or contact MetLife.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. 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. 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.

