

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 2011, there were more than 40,000,000 trips to the emergency room due to accidents.² At an average cost of \$1,354 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

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.



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

Includes \$100 Health Screening Benefit payable once per calendar year



continued >>

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

You receive a lump-sum payment when you have these covered medical services/treatments:⁴

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

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.

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

Enroll today!

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

¹ National Safety Council (2012) Injury Facts, 2012 Edition. Itasca, IL: Author (based on a 2010 US resident population of 309.6 million with 19.9 million reported injuries).

² National Hospital Ambulatory Medical Care Survey: 2011 Emergency Department Summary Tables (based on 136.3 million total annual ER visits).

³ Agency for Healthcare Research and Quality. Emergency Room Services-Mean and Median Expenses per Person With Expense and Distribution of Expenses by Source of Payment: United States, 2011. Medical Expenditure Panel Survey Household Component Data. Generated interactively. (February 12, 2014)

⁴ 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.

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.

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 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, 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.

MetLife

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MetLife Accident Insurance Plan Summary

ACCIDENT INSURANCE BENEFITS

With MetLife, you'll have a choice of two comprehensive plans which provide payments in addition to any other insurance payments you may receive. Here are just some of the covered events/services. **Coverage is provided for Off-the-Job Accidents Only**

| Benefit Type ¹ | Low Plan MetLife Accident Insurance Pays YOU | High Plan MetLife Accident Insurance Pays YOU |
|-------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|----------------------------------------------------------------------------|
| Injuries | | |
| Fractures ² | \$50 – \$3,000 | \$100 – \$6,000 |
| Dislocations ² | \$50 – \$3,000 | \$100 – \$6,000 |
| Second and Third Degree Burns | \$50 – \$5,000 | \$100 – \$10,000 |
| Concussions | \$200 | \$400 |
| Cuts/Lacerations | \$25 – \$200 | \$50 – \$400 |
| Eye Injuries | \$200 | \$300 |
| Medical Services & Treatment | | |
| Ambulance | \$200 – \$750 | \$300 – \$1,000 |
| Emergency Care | \$25 – \$50 | \$50 – \$100 |
| Non-Emergency Care | \$25 | \$50 |
| Physician Follow-Up | \$50 | \$75 |
| Therapy Services (including physical therapy) | \$15 | \$25 |
| Medical Testing Benefit | \$100 | \$200 |
| Medical Appliances | \$50 – \$500 | \$100 – \$1,000 |
| Inpatient Surgery | \$100 – \$1,000 | \$200 – \$2,000 |
| Hospital³ Coverage (Accident) | | |
| Admission | \$500 – \$1,000 per accident | \$1,000 – \$2,000 per accident |
| Confinement | \$100 a day (non-ICU) – up to 31 days \$200 a day (ICU) – up to 31 days | \$200 a day (non-ICU) – up to 31 days \$400 a day (ICU) – up to 31 days |
| Inpatient Rehab (paid per accident) | \$100 a day, up to 15 days | \$200 a day, up to 15 days |
| Benefit Type ¹ | Low Plan MetLife Accident Insurance Pays YOU | High Plan MetLife Accident Insurance Pays YOU |
| Accidental Death | | |
| Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown. | \$25,000 \$75,000 for common carrier ⁵ | \$50,000 \$150,000 for common carrier ⁴ |
| Dismemberment, Loss & Paralysis | | |
| Dismemberment, Loss & Paralysis | \$250 – \$10,000 per injury | \$500 - \$50,000 per injury |
| Other Benefits | | |

| | | |
|----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| Lodging ⁵ - Pays for lodging for companion up to 30 nights per calendar year | \$100 per night, up to 30 nights; up to \$3,000 in total lodging benefits available per calendar year | \$200 per night, up to 30 nights; up to \$6,000 in total lodging benefits available per calendar year |
| Health Screening Benefit (Wellness) ⁶ benefit provided if the covered insured takes one of the covered screening/prevention tests | \$100 <i>Payable 1x per calendar year</i> | \$100 <i>Payable 1x per calendar year</i> |

BENEFIT PAYMENT EXAMPLE

Kathy's daughter, Molly, plays soccer on the varsity high school team. During a recent game, she collided with an opposing player, was knocked unconscious and taken to the local emergency room by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, since Molly's face was very swollen. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown. Depending on her health insurance, Kathy's 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 ¹ | Benefit Amount ⁷ |
|---------------------------------------------------|-----------------------------|
| Ambulance (ground) | \$300 |
| Emergency Care | \$100 |
| Physician Follow-Up (\$75 x 2) | \$150 |
| Medical Testing | \$200 |
| Concussion | \$400 |
| Broken Tooth (repaired by crown) | \$200 |
| Benefits paid by MetLife Group Accident Insurance | \$1,350 |

Covered Screening/Prevention Tests are: Physical exam, biopsies for cancer, blood test to determine total cholesterol, blood test to determine triglycerides, bone marrow testing, breast MRI, breast ultrasound, breast sonogram, cancer antigen 15-3 blood test for breast cancer (CA 15-3), cancer antigen 125 blood test for ovarian cancer (CA 125), carcinoembryonic antigen blood test for colon cancer (CEA), carotid Doppler, chest x-rays, clinical testicular exam, colonoscopy, digital rectal exam (DRE), Doppler screening for cancer, Doppler screening for peripheral vascular disease, Echocardiogram, electrocardiogram (EKG), endoscopy, fasting blood glucose test, fasting plasma glucose test, flexible sigmoidoscopy, hemocult stool specimen, hemoglobin A1C, human papillomavirus (HPV) vaccination, lipid panel, mammogram, oral cancer screening, pap smears or thin prep pap test, prostate-specific antigen (PSA) test, serum cholesterol test to determine LDL and HDL levels, serum protein electrophoresis, skin cancer biopsy, skin cancer screening, skin exam, stress test on bicycle or treadmill, successful completion of smoking cessation program, tests for sexually transmitted infections (STIs), thermography, two hour post-load plasma glucose test, ultrasounds for cancer detection, ultrasound screening of the abdominal aorta for abdominal aortic aneurysms, and virtual colonoscopy.

QUESTIONS & ANSWERS

Who is eligible to enroll for this accident coverage?

You are eligible to enroll yourself and your eligible family members!⁸ You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective.

How do I pay for my accident coverage?

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

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

Yes, you can take your coverage with you.⁹ 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.

Who do I call for assistance?

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., EST. Individuals with a TTY may call 1-800-855-2880.

¹ Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See the Outline of Coverage for more details. ² Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

³ Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

⁴ Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Outline of Coverage 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.