



Accidents can lead to trips to the emergency room and the doctor's office, which could amount to bills and expenses not covered by your medical and disability insurance.

**KNOW THE FACTS**



Recent studies have shown

**42%**

of all personal bankruptcies are a result of medical expenses. The study also reveals that **78%** of those who filed had insurance.<sup>1</sup>

**With competitive employee rates, you can get Accident coverage for**

**LESS THAN THE COST OF...**



**Lunch out 3x per week,**  
 salad and bottled water



**Every day coffee fix**  
 medium cup



**Monthly gym membership**

Based on average costs at national retail chains

**HOW IT WORKS**



Kathy's daughter, Molly, plays soccer. During a recent game, Molly 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 also ordered a CT scan. After thorough evaluation, Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown.

Covered Event <sup>2</sup>	Benefit Amount <sup>3</sup>
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 Accident Insurance High Plan

**Luckily Kathy has accident insurance! She would get a lump-sum payment totaling**

**\$1,350**



**What you need to know about MetLife's Accident coverage:**

- Over 150 covered events and services, such as fractures, dislocations and medical treatments or tests.
- You and your eligible family members are guaranteed coverage.<sup>4</sup> No medical exam and no hassle.
- Lump-sum payment helps cover unexpected costs that result from an accident.
- For your convenience, premiums will be automatically deducted from your paycheck.

**Enrollment period: November 1, 2016 - November 22, 2016**

**To learn more and enroll, visit the Benefits Home Page or call 1 800 GET-MET 8**

1 10 Leading Causes of Bankruptcy, 2015 Clear Bankruptcy, LLC. <http://www.clearbankruptcy.com/financial-literacy/10-leading-causes-of-bankruptcy.aspx> Accessed May, 2015.  
2 Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. See the Outline of Coverage for more detail  
3 Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.  
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.

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. In certain states, availability of MetLife's Group Accident Insurance is pending regulatory approval.

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The MetLife logo is displayed in a bold, blue, sans-serif font. The word "MetLife" is written in a single line, with the "M" and "L" being significantly larger than the other letters.