

MetLife



GROUP ACCIDENT INSURANCE

| A New Insurance Option Brought to You by MetLife

Prepared For: Belk

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WHY SHOULD YOU CONSIDER ACCIDENT INSURANCE?

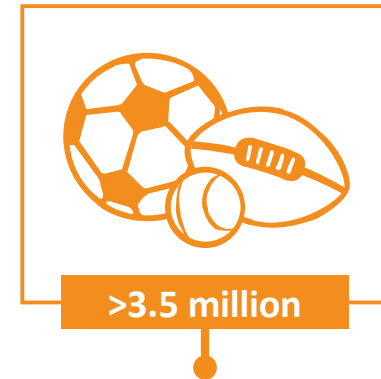
Accidents happen, yet we typically don't plan for them – emotionally or financially.



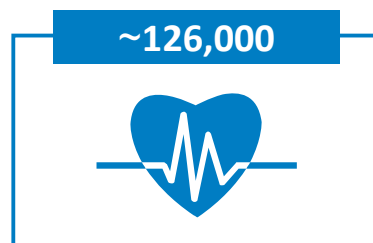
40 million
annual ER visits
are related to injuries¹



Every 2 seconds an
accident happens
in the home²



More than 3.5 million children
ages 14 and under receive
medical treatment for
sports injuries each year³



Unintentional (accidental) injuries are the **4th leading cause of death** — estimated 130,557 accidental deaths reported in 2013.⁴

1. National Hospital Ambulatory Medical Care Survey: 2011 Emergency Department Summary Tables (based on 136.3 million total annual ER visits).
2. 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).
3. Sports and Recreation Safety Fact Sheet. Washington, DC: Safe Kids Worldwide, 2011, accessed December 19, 2012. <http://www.safekids.org/our-work/research/fact-sheets/sport-and-recreation-safety-fact-sheet.html>.
4. Deaths: Final Data for 2013, tables 9.18. Centers for Disease Control and Prevention. <http://www.cdc.gov/nchs/fastats/accidental-injury.htm>, Accessed February 2016.

ACCIDENT INSURANCE – KEY FEATURES



Coverage is guaranteed for you and your family⁵



Payments are made directly to you to spend as you choose



Claims paid fast



Take coverage with you, if you change jobs or retire



Over 150 covered events

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 overseas.

ACCIDENT INSURANCE – OVER 150 COVERED EVENTS

Here are just a few!



Injuries

- Fractures/Dislocations
- Concussion
- Coma
- Ruptured Disc
- Torn Cartilage in Knee
- Cuts/Lacerations
- Torn/Ruptured/Severed Tendon/Ligament
- Broken Tooth
- And more



Dismemberment, Loss & Paralysis

- Dismemberment & Loss
- Catastrophic Dismemberment & Loss
- Paralysis



Medical Services & Treatments

- Air/Ground Ambulance
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation
- Therapy Services
- Pain Management
- Blood/Plasma/Platelets
- Inpatient Surgery
- Outpatient Ambulatory Surgery
- And more



Accidental Death

- Accidental Death
- Common Carrier



Hospital – Accident

- Admission
- Confinement
- Admission – ICU
- Confinement – ICU
- Inpatient Rehab Unit



Additional Benefits

- Lodging⁸

8. 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 the insured's primary residence.

9. The Health Screening Benefit is not available in all states.

ACCIDENT INSURANCE – PLAN HIGHLIGHTS

You have a choice of two plans: Low Plan and High Plan



Covered Conditions



Low Plan

MetLife Accident Insurance Pays You



High Plan

MetLife Accident Insurance Pays You

Injuries – <i>12 covered injury types</i>	Ranging from \$25 – \$5,000 per injury ¹¹	Ranging from \$50 – \$10,000 per injury
Medical Services & Treatment – <i>15 covered medical services & treatments</i>	Ranging from \$15 – \$1,000 per medical service/treatment	Ranging from \$25 – \$2,000 per medical service/treatment
Hospital Coverage¹⁰ (due to an Accident)	\$500 (non-ICU) – \$100 (ICU) admission benefit per accident \$100 a day for non-ICU confinement up to 31 days \$50 a day for ICU confinement up to 31 days	\$1,000 (non-ICU) – \$100 (ICU) admission benefit per accident \$200 a day for non-ICU confinement up to 31 days \$50 a day for ICU confinement up to 31 days
Additional Benefits – Lodging ⁸	\$100 per night, up to 31 nights	\$200 per night, up to 31 nights

8. 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 the insured's primary residence.

10. 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 – HOW IT WORKS



Care Received After Injury

Ambulance (ground)
Emergency Care
Physician Follow-Up
Medical Testing
Concussion
Broken Tooth (repaired by crown)
Total Benefit – Accident Insurance



Benefits Paid

\$300
\$100
\$150 (\$75x2)
\$200
\$400
\$200
\$1,350

Benefit amount is based on a sample plan design.
Actual plan design and plan benefits may vary.



Kathy

Daughter suffers a concussion during a soccer game against the team's biggest rival.

ACCIDENT INSURANCE – SIMPLE CLAIMS PROCESS

Hassle-free, 3 step Claims Process

STEP
1

OPENING A CLAIM

Call 1-800-GET-MET8 –or– go to <https://mybenefits.metlife.com> to get a claim form via email, fax or mail. To officially open the claim, you need to submit a fully completed claim form including the physician statement.

STEP
2

PROCESSING A CLAIM

Within 3 days after receipt of a complete claims form including the physician statement, a Claims Acknowledgement Letter is mailed to you. An outbound call may be made to help collect any missing information.

STEP
3

PAYMENT

Within 10 business days after receipt of a complete claims form, a “clean” claim is fully processed¹⁴ and payment is issued to you or the designated beneficiary.

Experienced Customer Service Representatives are available to answer questions at any time throughout the claims process.

The image shows two MetLife claim forms. The top form is the 'Physician's Attachment - Group Accident Claim - Physician Statement'. It includes a 'MetLife' logo, a 'Things to know before you begin' section with instructions, and a 'SECTION 1: About the Patient' section with fields for patient name, birth date, employer name, physician name, and phone number. It also has a signature line for the patient and an authorized representative. The bottom form is 'SECTION A: Certificateholder Information', which includes fields for certificateholder name, address, city, state, zip code, date of birth, gender, social security number, and contact information. Both forms include a 'MetLife' logo and contact information.

14. Ten business days applies to clean claims—a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber.

ACCIDENT INSURANCE

QUESTIONS

Call [1-800-GET-MET8
(1-800-438-6388)]

Monday through Friday, 8 am – 8 pm, EST

A MetLife Customer Service Representative
will be happy to answer any questions.

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.