

## Even the best medical plans may leave you with extra out-of-pocket expenses

when dealing with accidents. Accident insurance helps you recover financially from some of life's **everyday mishaps** and pays you a **lump-sum** benefit, outside of any medical or disability insurance income, that you can use however you see fit.

### ACCIDENT INSURANCE IS FOR EVERYONE



ACCIDENTS CAN HAPPEN AT ANY TIME

#### Why You Need It:



Accidents occur: <sup>1</sup>

HOME: Every **2 Seconds**

WORK: Every **7 Seconds**

ROAD: Every **7 Seconds**

That's a lot of accidents. Whether it's you or a covered family member, if you experience a covered injury you can get a benefit.<sup>2</sup>



3 In 5 bankruptcies in 2014 were due to medical bills<sup>3</sup>

ACCIDENTS ARE EXPENSIVE

#### What It Costs:

Accidents are expensive but with competitive group rates, MetLife Accident Insurance may be less expensive than you think.

The average MetLife Accident Insurance policy costs less than your daily coffee habit.<sup>4</sup>



Having accident coverage for you and your family may make good financial sense.



The average trip to the emergency room costs **\$1,233** per visit.<sup>5</sup>

YOU RECEIVE A PAYMENT

#### What You Get:

You receive a lump sum payment if you or your eligible family members suffer from any of the following:

- Fractures
- Dislocations
- Eye Injuries
- Broken tooth
- Cuts/Lacerations
- Concussions
- 2<sup>nd</sup> or 3<sup>rd</sup> Degree Burns



Payments can be used however you see fit – for groceries, mortgage payments, childcare, co-pays, deductibles, etc.

ENROLLMENT IS GUARANTEED<sup>6</sup>

#### How to Get It:

For questions please call MetLife at

**1 800 GET-MET8 (1-800-438-6388)**

Coverage is guaranteed and paid through convenient payroll deduction. You can even take your coverage with you if your employment status changes.<sup>7</sup>



Despite having year-round coverage, 10M insured Americans ages 19-64 will face bills they are unable to pay<sup>3</sup>

TAKE THE TIME TO LEARN MORE CALL 1-800-GET-MET8

<sup>1</sup> National Safety Council Injury Facts, 2015 Edition. Itasca, IL (based deaths and medically consulted injuries by class, 2013).

<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.

<sup>3</sup> "NerdWallet Health finds Medical Bankruptcy accounts for majority of personal bankruptcies," NerdWallet.com. March 26, 2014.

<sup>4</sup> Based on average cost of a medium cup at national retail chains.

<sup>5</sup> "Outrageous E.R. Hospital Charges: What to Do," FoxBusiness.com. June 27, 2013.

<sup>6</sup> 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.

<sup>7</sup> 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.

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.

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