



When it comes to dealing with accidents, even the best medical plans can leave you with out-of-pocket expenses.

**Expect the unexpected**



52.5 million medically consulted injuries occurred in homes and communities in 2021.<sup>1</sup>




There were 2.6 million nonfatal workplace injuries in 2021.<sup>2</sup>



About 2 million drivers in car accidents are permanently injured every year.<sup>3</sup>

Accident Insurance can help you and your finances recover from some of life's **everyday mishaps**. It provides you with a lump-sum benefit, regardless of any medical or disability insurance income, to put towards whatever you need. **Accident Insurance can be helpful for everyone.**

That's a lot of accidents. If you or a family member experiences a covered injury, Accident Insurance may help you get going again.<sup>4</sup>



**No.1 reason for bankruptcy is due to medical bills.<sup>5</sup>**

**Accidents can be expensive**

Accidents can be an unexpected and can be a disruptive cost to your household budget. MetLife Accident Insurance offers group rates, so it might be less expensive than you think.

In fact, the average MetLife Accident Insurance policy costs less than your daily coffee habit.<sup>8</sup> You should consider having Accident Insurance coverage for you and your family.

The average trip to the emergency room costs per visit.<sup>9</sup> **\$1,389**




**Helping you out**

You receive a lump-sum payment if you or your eligible family members<sup>6</sup> experience any of the following:


- Fractures<sup>7</sup>
- Broken tooth
- Concussions
- Dislocations<sup>7</sup>
- Cuts/Lacerations
- 2nd or 3rd Degree Burns
- Eye Injuries
- Cuts/Lacerations

**Enrollment is guaranteed<sup>10</sup>**

Coverage is guaranteed and paid through payroll deduction. You can even take your coverage with you if your employment status changes.<sup>11</sup>



**58% of Americans are worried about being able to afford unexpected medical bills.<sup>12</sup>**



Payments can be used however you see fit — for groceries, mortgage payments, childcare expenses, co-pays, deductibles, or anything else you need.

**Enroll in Accident Insurance  
during annual enrollment.**

**Questions? Call MetLife  
Customer Service:  
1 800 GET-MET8 (1 800 438-6388)**

1. National Safety Council. Home and Community Overview. <https://injuryfacts.nsc.org/home-and-community/home-and-community-overview/introduction/>. Accessed March 2023.
2. Bureau of Labor Statistics. Employer-Reported Workplace Injuries and Illnesses – 2021. November 9, 2022. [https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&ved=2ahUKEwji6O\\_Dks\\_9AhVbE1kFHZKODu8QFnoECA8QAQ&url=https%3A%2F%2Fwww.bls.gov%2Fnews.release%2Fpdf%2Fosh.pdf&usg=AOvVaw2tli\\_h3zN2QQYRDhLjWcCZ](https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&ved=2ahUKEwji6O_Dks_9AhVbE1kFHZKODu8QFnoECA8QAQ&url=https%3A%2F%2Fwww.bls.gov%2Fnews.release%2Fpdf%2Fosh.pdf&usg=AOvVaw2tli_h3zN2QQYRDhLjWcCZ)
3. The ultimate list of driving statistics for 2023. Driving-Tests website. <https://driving-tests.org/driving-statistics/>. Accessed March 2023.
4. 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.
5. Amadeo K. Medical bankruptcy and the economy. The Balance web site. <https://www.thebalance.com/medical-bankruptcy-statistics-4154729>. Updated January 20, 2022.
6. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
7. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
8. Cost of Living. [https://www.numbeo.com/cost-of-living/country\\_result.jsp?country=United+States](https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States). March 2023.
9. Emergency rooms vs. urgent care centers. Debt.org web site. <https://www.debt.org/medical/emergency-room-urgent-care-costs/>. Accessed August 2021.
10. 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.
11. 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.
12. Kearney A., Hamel L., Stokes M., Brodie M. Data Note: Americans' Challenges with Health Care Costs. Kaiser Family Foundation website. <https://www.kff.org/health-costs/issue-brief/data-note-americans-challenges-health-care-costs/>. Published July 14, 2022. Accessed March 2023.

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 are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and 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, NY. 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.

