

# Kids who play sports, more likely to have accidents<sup>1</sup>



## You'll benefit from these plan features:

- Competitive employee rates
- Guaranteed coverage for you and your family<sup>2</sup>
- Benefit payments made directly to you to spend as you choose
- Payroll deductions for premiums

## Accident insurance pays out when your child suffers a covered injury

Active kids and injuries go hand in hand.<sup>1</sup> Accidents can be costly, and even quality medical plans can leave you with unexpected expenses for emergency room care, testing and supplies, and potentially costs for out-of-network care, to name a few.

With accident insurance, you'll receive a direct payment to use as you see fit in the event you, your child, or your spouse experience an accident.<sup>3</sup> These benefits are in addition to any medical or disability payments you may receive and can help with everyday living expenses like mortgage payments, childcare, and groceries. They can also help with unexpected medical expenses such as insurance deductibles and co-pays.



Because young athletes are still growing, they are at a greater risk for injury than adults.<sup>4</sup> More than 2.6 million children 0-19 years old are treated in the emergency department each year for sports and recreation-related injuries.<sup>5</sup>

**\$1,389 is the average cost for one visit to the emergency room in the U.S.<sup>6</sup>**

## Covered events include:

- Fractures/Dislocations<sup>7</sup>
- Cuts/Lacerations
- Concussions
- Eye Injuries
- Broken Teeth

**You can't plan for accidents but you can be better prepared financially when they do happen.**

1. "Preventing Children's Sports Injuries". KidsHealth from Nemours. <https://kidshealth.org/en/parents/sports-safety.html>. Accessed January 2020.
2. 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 may apply to dependents serving in the armed forces or living overseas.
3. 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.
4. <https://orthoinfo.aaos.org/en/staying-healthy/a-guide-to-safety-for-young-athletes/>, A Guide to Safety for Young Athletes, February 2018.
5. Child Safety and Injury Prevention. Sports Safety. [https://www.cdc.gov/safechild/sports\\_injuries/index.html](https://www.cdc.gov/safechild/sports_injuries/index.html). Last updated on February 6, 2019.
6. "Emergency Rooms vs. Urgent Care Centers" Debt.org. Last updated September 12, 2019.
7. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

---

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.

