

# Facts & Stats



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

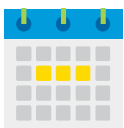


Recent studies have shown

**\$1,389**

was the average cost for one visit to the emergency room in the U.S. in 2017<sup>1</sup>

**With group employee rates, you can get [Accident High Plan] coverage for less than the cost of...**



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

Based on average costs at national retail chains



**Every day**  
coffee fix  
medium cup

Based on average costs at national retail chains



**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 (ER) 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

Luckily Kathy has accident insurance! She would get a lump-sum payment totaling **\$1,350**

Benefits paid by  
**MetLife Accident  
Insurance High Plan**

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

- Over 150 covered events and services, such as fractures,<sup>4</sup> dislocations<sup>4</sup> and medical treatments or tests. You and your eligible family members are guaranteed coverage.<sup>5</sup> No medical exam required.
- Lump-sum payment helps pay for unexpected costs that result from an accident.
- Premiums will be automatically deducted from your paycheck.

1. Emergency Room vs. Urgent Care. Debt.org. <https://www.debt.org/medical/emergency-room-urgent-care-costs/>. December 2019.
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. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
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 living overseas.

**metlife.com**

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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.

