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**Guiding you through the insurance claims process.**

## Accident Insurance Claim Process

Submitting an Accident Insurance claim doesn't have to be challenging. Below you'll find the information you need to make the process go smoothly, so that you can receive payments quickly and focus on your recovery.

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### Complete an Accident Insurance claim form:

1. Visit [mybenefits.metlife.com](https://mybenefits.metlife.com) to access and submit your claim form electronically. You may also call MetLife at 866-626-3705 (Monday–Friday, 8 am – 8 pm EST) to request claim forms to be sent via mail.
2. Please provide supporting documentation from the healthcare provider related to the injuries and services received for which a claim is being made. The supporting documents **MUST** include 1) patient's name, 2) service dates, 3) verified diagnosis and 4) specific procedure or treatment.
3. Documentation that will be helpful to MetLife in making a claim decision include itemized invoices for services received; copy of discharge papers if treated in the emergency room; if admitted to the hospital, documentation from the hospital that details admission and discharge dates, diagnosis and room assignment (ICU and/or Non-ICU); or Motor Vehicle Report if applicable. For additional information on what is needed to process a claim, please review the list of documents on the claim form and the details within your certificate.
4. If this is an additional claim for an accident previously reported (i.e., claim previously submitted and additional services were incurred), no claim form is required. Please include your claim number and/or certificate number on all pages of the additional documentation you submit.

## Accident Insurance

Coverage that can help with unexpected expenses, such as those that may not be covered under your medical plan.

### Submitting an Accident Insurance claim:

Once claim forms have been completed and accompanying documentation has been obtained, it may be submitted as follows:

- Submit electronically through MyBenefits ([mybenefits.metlife.com](https://mybenefits.metlife.com)) or the MetLife Mobile App
- E-mail to [ahmetlifeclaims@metlife.com](mailto:ahmetlifeclaims@metlife.com)
- Fax or mail directly (information can be found on the claim form)

### MyBenefits: quick and easy online claim submission

MyBenefits is the web portal for MetLife group participants. Once registered, you can log in to:

- Submit a claim
- See claim status, history, and payments
- Set up direct deposit of benefits
- Read messages from MetLife
- Download accident and health forms
- Sign up for electronic communications by providing your email address

You can register at [www.mybenefits.metlife.com](https://www.mybenefits.metlife.com).

### What happens after my claim is submitted?

A MetLife Claims Specialist will review your information and request any additional medical information or documentation (if necessary). An acknowledgement letter is sent from MetLife when the claim is successfully submitted.

Visit MyBenefits or the MetLife Mobile App frequently to check claim status, letters and benefit payments.

### Approval process and payment process:

There are two available payment methods, which are a physical check or direct deposit. Upon claim approval, an Explanation of Benefits (EOB) explains the claim that was processed, and payment provided. The EOB is attached to the check or available to be viewed on MyBenefits if payment is made via direct deposit. Payments to the claimant will be received within 7–10 business days after the claim is approved.<sup>1</sup>

**Important information — Before submitting your claim, be sure to read your MetLife certificate carefully to review all of your covered benefits for Accident Insurance. The certificate issued by MetLife contains detailed information on the covered services and benefits you are eligible to submit a claim for. Therefore, it is important that you read your certificate carefully before submitting a claim. There are over 150 covered events and services under the accident plan.**

Your MetLife certificate can be found on [mybenefits.metlife.com](https://mybenefits.metlife.com) under the Certificate Detail tab.

1. Applies only to “clean” claims. A clean claim is a claim submitted with all the required information necessary to process the claim — no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process “clean” claims.

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.

To use the MetLife mobile app, employees can choose to register at [metlife.com/mybenefits](https://metlife.com/mybenefits) from a computer or directly through the app. Certain features of the MetLife Mobile App are not available for all MetLife Plans.

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.

