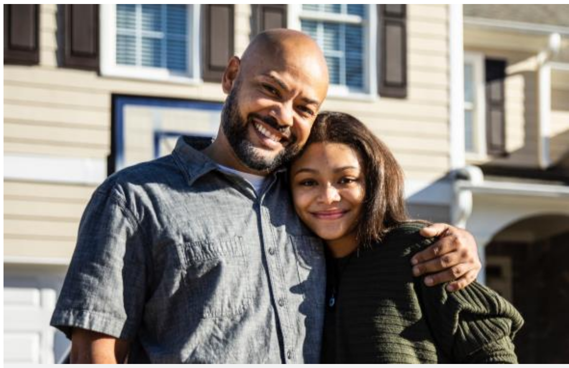
MetLife | Accident Insurance

THEDISTRICT YSLETA INDEPENDENT SCHOOL DISTRICT

Why Accident Insurance matters?



Accidents can happen anytime, anywhere and when you least expect them. While you can't plan for the unexpected, you can **be better prepared financially** with MetLife Accident Insurance.

You've got medical, dental and vision insurance—and possibly a flexible spending account, just in case. If you have an accidental injury, you're financially covered, right?

Not entirely. Even the best health insurance may leave you with unexpected costs or medical debt, especially if you have a high-deductible health plan or limited network. When faced with these kinds of costs, supplemental coverage from MetLife provides you with additional financial protection.

Help protect yourself, your family and your budget from the financial impact of unexpected injuries.

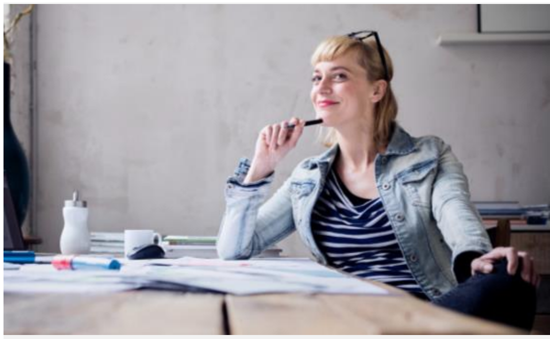
An example of how accident insurance can help

Accident insurance helped Kathy pay some of her bills after she was involved in a hit-and-run. The great thing is that it was paid directly to her—she could use it how she wanted. She needed it especially for gas and the cost of a rental car. Kathy's advice is to always look ahead. It's better to have insurance and not need it than not have it and need it. We all go through bad things, and hindsight is always 20/20. Take action—don't wait. *

* This is a hypothetical example for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

Help supplement your healthcare coverage with accident insurance protection.

Receive benefit payments directly and use the funds however you wish.



When it comes to accidents…

For less than your daily coffee habit,[2] you can gain coverage for you and your family.

Financial support so you can focus on getting well.

Many people may not be financially prepared to handle extra costs like plan deductibles, co-pays for emergency room care, testing, supplies and out-of-network care. For a covered event,[1] accident insurance provides a benefit payment paid directly to you—not to doctors, hospitals or healthcare providers.

You can spend the funds on anything you need, such as those extra bills when you may most need additional support. It can also help pay for expenses you may not consider, like childcare and transportation to your appointments. These costs can cut into your budget and make it a challenge to manage your everyday expenses.

Your benefits in action

If you've been involved in an accident,[1] submitting a claim doesn't have to be difficult. Here's what to expect:

Visit mybenefits.metlife.com to view your certificate of insurance and initiate your claim.

Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days. You only need one claim form per accident, and every claim is reviewed by a claims professional.

Once your claim is approved, you'll receive a check made out to you to use however you like.

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Supplement your healthcare coverage with MetLife Accident Insurance.

Product overview	Accident insurance pays out a lump sum if you incur an injury as a result of a covered accident.
Why needed?	These benefits may supplement both health and disability insurance. A benefit payment can be used to pay for expenses regardless of what your health insurance may or may not cover—or it can support.
Coverage choices	Choose from two plan options: • Low Plan • High Plan
Who is covered	You can enroll both yourself and eligible family members. All you need to do is enroll during your enrollment period and be actively at work. • Employee only • Employee and spouse • Employee and child(ren)[3] • Employee and family
Covered services	**Pays for over 150 different injuries, including:** • Fractures[4] • Dislocations[4] • Eye injuries • Skin grafts • Broken teeth • Concussions • Cuts or lacerations • Second- and third-degree burns • Coma • Ruptured disc
	Includes an array of medical services and treatments:[1] • Ambulance • Emergency care • Inpatient surgery • Outpatient surgery • Medical testing benefits (including X-rays, MRIs, CT scans) • Physician follow-up visits • Transportation • Home modifications • Therapy services (including physical, occupational and speech therapy)
Guaranteed coverage	You and your family members are guaranteed[5] coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

Frequently asked questions

I have a good medical plan at work, so why do I need accident insurance?

A. Even the best medical plans can leave you with extra expenses to pay for services that aren't covered, like plan deductibles, co-pays and costs for out-of-network care. Having this extra financial support may mean less worry for you and your family.

How does the payment work?

A. We make benefit payments directly to you—not to doctors, hospitals or healthcare providers. The amount you receive is paid regardless of any other insurance you might have.

You can spend your benefit payment however you like. Use it to help pay for medical costs or even your family's everyday living expenses. Whatever you need while recovering from an accident or injury, accident insurance is there to help make life a little easier.

Can I enroll for this insurance without having a medical exam?

A. Yes. Your accident coverage is guaranteed[5] regardless of your health. You just need to be actively at work to be covered. There are no medical exams to take and no health questions to answer.

How much will it cost?

A. Accident insurance may be more affordable than you think. It is designed to be an economical way to supplement your healthcare plan. Exact rates can be found in the enrollment materials provided by your employer.

How do I pay for my coverage?

A. It's easy to pay premiums through payroll deductions, so you don't have to worry about writing a check or missing payments.

When does my coverage begin?

A. Right away. Your coverage starts on the effective date of your coverage. There are no waiting periods for it to begin.

If my employment status changes, can I take my coverage with me?

A. Yes. This coverage is portable, meaning you can take it wherever you go. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.[6]

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

1. Covered services/treatments must be the result of an accident as defined in the certificate.
2. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Updated May 2025.
3. Children may be covered to age 26.
4. Chip fractures may be paid at a reduced percentage of the Fracture Benefit and partial dislocations may be paid at a reduced percentage of the 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.
6. 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 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.

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