

MetLife Accident Insurance

You can't plan for accidents, but you can be better prepared financially to handle them when they do occur. Group Accident Insurance, offered through MetLife, pays cash benefits directly to you when you have a covered accident such as a fracture, dislocation, burn, concussion, or laceration. It also pays benefits for the care of those injuries such as ambulance rides, emergency room visits, and physical therapy. **Guaranteed issue coverage.*** Spouse and child coverage is also available.

Example: Kathy's daughter, Molly, plays soccer on the varsity high school team. During a recent game, she collided with an opposing player, was knocked unconscious, and taken to the local ER by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, since Molly's face was very swollen. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown. Depending on her health insurance, Kathy's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event	Benefit Amount (High Plan)
Ambulance (ground)	\$ 300
Emergency Care	\$ 100
Physician Follow-up (\$75 x 2)	\$ 150
Medical Testing	\$ 200
Concussion	\$ 400
Broken Tooth (crown)	\$ 200
TOTAL paid to Kathy by MetLife Accident Insurance	\$1,350