

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.

Did you know?

Accident insurance is coverage that can help with unexpected expenses, such as those that may not be covered under your medical plan.

Recent studies have shown...



\$2,032

The average cost of a visit to the emergency room the U.S.¹

With group employee rates, you can get **Accident coverage²** for less than the cost of...



A daily

coffee fix, medium cup³

Consider this:

*My daughter, Molly, plays soccer. Some time ago, Molly collided with another player, was knocked unconscious and was taken to the emergency room by ambulance. The emergency room doctor ordered a CT scan and diagnosed a concussion and broken tooth. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her tooth with a crown. Luckily, we had **accident insurance!** I got a lump-sum payment totaling \$1,350.**



Ambulance:
\$500

+



Emergency
room visit: \$250

+



Follow-up with
physician:
(\$125 x 2): \$250

+



Medical testing:
\$200

+



Dental
procedure:
\$300

Total lump-sum payment: \$1,500*

Benefits paid by MetLife Accident Insurance Plan

Accident Insurance

Coverage that can help pay for costs associated with an accident such as those that may not be covered under your medical plan.



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

- Over 150 covered events and services, such as fractures,⁴ dislocations⁴ and medical treatments or tests.
- You and your eligible family members are guaranteed coverage.⁵ 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.

Have other questions?

Enrollment period:
11/1/2021 – 11/14/2021

To learn more, visit
www.LamBenefits.com
or call **1-800-GET-MET8**.

**Enroll 11/1/2021 – 11/14/2021 by visiting
www.LamBenefits.com.**

* This is a hypothetical example for informational purposes only. Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

1. The Cost of Unwarranted ER Visits: \$32 Billion a Year. Kaiser Health News, July 25, 2019. <https://khn.org/morning-breakout/the-cost-of-unwarranted-er-visits-32-billion-a-year/>
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. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Accessed May 2021.
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'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.

