

Why is having Accident Insurance so important?

Accidents can happen at any time and when you least expect them. Today's active lifestyles may make you more susceptible, too.

Accidents can happen at any time: every 2 seconds at home ... every 6 seconds at work ... and every 9 seconds on the road.¹ You can't plan for accidents, but you can be better prepared financially to handle them when they happen. With more than 45,000,000 trips to the emergency room² due to accidents, and an average cost of \$1,318 per visit,³ it's easy to see why having accident coverage makes good financial sense. Just think about the likelihood of having an accident:

- Your child gets hurt playing sports or on the school playground
- You injure yourself while doing home repairs or while on vacation
- Your spouse slips and falls on the stairs or on a slippery floor

Even the best medical plans may leave you with extra expenses to pay out of your own pocket.

As good as the health care is that you receive today, an accident can require a variety of treatments, testing, therapies and other care and services to assist in recovery. Each of these services usually means extra out-of-pocket costs for you to pay, beyond what your medical plan may cover, including:

- Medical plan deductibles
- Co-payments for doctor visits, hospital stays and specialist care, as well as prescription drugs
- Out-of-network care and treatment
- Other household expenses that may be harder to cover due to lost or reduced income, like your mortgage, car payment, child care or household upkeep while you recover

Group Accident Insurance can help you be better prepared by providing you with a payment to use as you see fit if you experience a covered event. There are no waiting periods for coverage to begin and payment will be in addition to any other insurance you may have. This payment can help you focus more on getting back on track and less on the extra expenses an accident may bring.





How can having MetLife Accident Insurance benefit you?

You'll have a choice of 2 different plans that provide coverage for over 150 different covered events, such as these:

- Fractures
- Dislocations
- Burns
- Skin grafts
- Concussions
- Cuts/Lacerations
- Eye injuries
- Coma
- Torn knee cartilage
- Broken teeth
- Ruptured disc

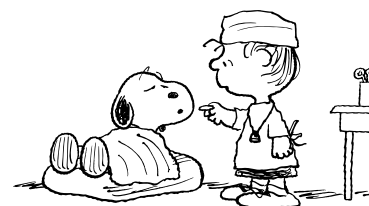
And many more ... see the enclosed Outline of Coverage for full details.

Plus, these covered medical services/treatments:⁴

- Ambulance
- Emergency care
- Inpatient surgery
- Outpatient surgery
- Transportation
- Home modifications
- Physician follow-up visits
- Medical Testing Benefits including:
 - X-rays
 - MRIs
 - CT scans
- Therapy services including:
 - Physical and occupational therapy
 - Speech therapy

See the enclosed Outline of Coverage for full details.

MetLife Accident Insurance also pays for hospital stays, Intensive Care Unit stays, inpatient rehab, companion lodging, accidental death, loss, paralysis and more.⁴



See next pages for more specific details about the Low and High coverage options, as well as one example of a claim scenario. ►

Accident Insurance Benefits

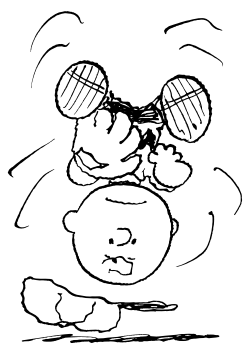
With MetLife, you'll have a choice of two comprehensive plans (shown below) which provide payments in addition to any other insurance payments you may receive. Here are just some of the covered events/services.

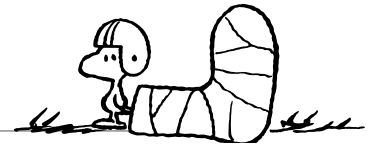
Benefit Type ⁴	Low Plan MetLife Accident Insurance Pays YOU	High Plan MetLife Accident Insurance Pays YOU
Injuries <ul style="list-style-type: none"> • <i>Fractures*</i> • <i>Dislocations*</i> • <i>Burns</i> • <i>Concussions</i> • <i>Cuts/Lacerations</i> • <i>Eye Injuries</i> 	\$50 – \$3,000* \$50 – \$3,000* \$50 – \$5,000 \$200 \$25 – \$200 \$200	\$100 – \$6,000* \$100 – \$6,000* \$100 – \$10,000 \$400 \$50 – \$400 \$300
Medical Services & Treatment⁴ <ul style="list-style-type: none"> • <i>Ambulance</i> • <i>Emergency Care</i> • <i>Non-Emergency Care</i> • <i>Physician Follow-Up</i> • <i>Therapy Services</i> (including physical therapy) • <i>Medical Testing Benefit</i> (including X-rays, MRIs and CT scans) • <i>Medical Appliances</i> • <i>Inpatient Surgery</i> 	\$200 – \$750 \$25 – \$50 \$25 \$50 \$15 \$100 \$50 – \$500 \$100 – \$1,000	\$300 – \$1,000 \$50 – \$100 \$50 \$75 \$25 \$200 \$100 – \$1,000 \$200 – \$2,000
Hospital Coverage (Accident) <ul style="list-style-type: none"> • <i>Admission</i> • <i>Confinement</i> (non-ICU confinement paid for up to 365 days. ICU confinement paid for 30 days) • <i>Inpatient Rehab</i> (paid per accident) 	\$500 – \$1,000 per accident \$100 [non-ICU] – \$200 [ICU] a day \$100 a day, up to 15 days Up to \$45,000 in total hospital benefits available per accident	\$1,000 – \$2,000 per accident \$200 [non-ICU] – \$400 [ICU] a day \$200 a day, up to 15 days Up to \$90,000 in total hospital benefits available per accident
Accidental Death <i>Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown.</i>	\$25,000 \$75,000 for common carrier**	\$50,000 \$150,000 for common carrier**
Dismemberment, Loss & Paralysis	\$250 – \$10,000 per injury	\$500 – \$50,000 per injury
Other Benefits – Lodging <i>(paid for up to 30 nights per calendar year)</i>	\$100 per night, up to 30 nights; up to \$3,000 in total lodging benefits available per calendar year	\$200 per night, up to 30 nights; up to \$6,000 in total lodging benefits available per calendar year

* Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

** Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Outline of Coverage for specific details.

Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.





Accidents can happen anywhere, at any time.

Did you know ...

- On average, about 106,500 injuries requiring treatment by a medical professional happen every day of every year.¹
- When it comes to sports-related injuries, bicycle riding and basketball accounted for over 1 million trips to the emergency room.¹
- The top 5 reasons for visits to the emergency room for accidents are: falls, being struck by someone/something, overexertion, injuries received in a motor vehicle, lacerations.¹

**Help protect yourself and your family with valuable,
dependable Accident Insurance from MetLife!**

Here's one example of a claim:

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 emergency room 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.

¹ National Safety Council (2012) Injury Facts, 2012 Edition. Itasca, IL: Author (based on a 2010 US resident population of 309.6 million).

² National Hospital Ambulatory Medical Care Survey: 2009 Emergency Department Summary Tables (based on 136 million total annual ER visits).

³ American Hospital Association Resource Center, April 2012.

⁴ Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See the outline of coverage for more details.

⁵ Eligible Family Members means all persons eligible for coverage as defined in the Certificate. In some states, you must have medical insurance. Eligible family members can not be hospitalized. See your Outline of Coverage for complete details.

⁶ Benefit amount is based on sample plan design. Actual plan design and benefits may vary.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage. The policy or its provisions may vary or be unavailable in some states. 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. In certain states, availability of MetLife's Group Accident Insurance is pending regulatory approval.

Why should I enroll now?

- You and your eligible family members are guaranteed acceptance. You just need to be actively at work.⁵
- Competitive group rates
- Convenient payroll deduction ensures continuous, worry-free coverage
- Take your coverage with you if your employment status changes

Enroll today!

Covered Event ⁴	Benefit Amount ⁶
Ambulance (ground)	\$300
Emergency Care	\$100
Physician Follow-Up (\$75 x 2)	\$150
Medical Testing	\$200
Concussion	\$400
Broken Tooth (repaired by crown)	\$200
Benefits paid by MetLife Group Accident Insurance	\$1,350

Benefit amount is based on a sample MetLife plan design.
Plan design and plan benefits may vary.