

## Accident Insurance

Coverage that helps offset costs that may not be covered under your medical plan.

# What is accident insurance?



**Accident insurance works to complement your medical coverage** — and pays in addition to what your medical plan may or may not cover. It's coverage that provides a financial cushion for life's unexpected events by providing you with a lump-sum payment (one convenient payment all at once) when your family needs it most. The payment you receive is yours to spend however you like. It pays if you have tests, receive medical services, treatment or care for one of more than 150 covered events as defined in your group certificate.

### Q. How does the payment work?

#### A. We make payments directly to you.

The amount you receive will be on top of any other insurance you might have and you can spend it however you like. You might use it to help pay for medical plan deductibles and copays, out-of-network care, or even for your family's everyday living expenses. Whatever you need while recovering from an accident or injury, accident insurance is there to make life a little easier.

### Q. Am I eligible to enroll for this coverage?

**A. Yes, 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.

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

**A. Accidents can happen anytime, anywhere** and always when you least expect them. What's more they can be costly.

Even the best medical plans can leave you with extra expenses to pay or services that just aren't covered. Things like plan deductibles, copays, extra costs for out-of-network care, or non-covered services. Many people aren't prepared to handle these extra costs, so having this extra financial support when the time comes may mean less worry for you and your family.

**Accident insurance is an economical way for you to supplement your health care plan.**

## Accident Insurance

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

**A. Yes. Your accident coverage is guaranteed<sup>1</sup>**, 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, so the whole process might be easier than you first thought.

### Q. How much will it cost?

**A. Accident insurance may cost less than you think.** It's designed to be an economical way to supplement your health care plan. Exact rates can be found in the enrollment materials provided by your employer.

### Q. 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.

### Q. 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.

### Q. Are benefits paid directly to me or my health care provider?

**A. Payments will be paid directly to you**, not to the doctors, hospitals or any other health care providers. And to make things even easier, the check is made payable to you. There's no need to work it around any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover.

### Q. 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.<sup>2</sup>

### Q. Can I use the benefit payment on anything I need?

**A. Yes, you can use your payment as you see fit.** Use it to help cover your medical insurance deductibles, copays, household bills, and more.

### Q. Is the claims process simple?

**A. Yes.** Once we receive all the information, claims are generally processed within 10 business days. You only need one claim form per accident and every claim is reviewed by a claims professional.

### Have other questions?

Please call Xcel HR directly at **1-800-776-0076** or email: [benefits@xcelhr.com](mailto:benefits@xcelhr.com)

1. 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.

2. 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 is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may 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, New York.