

## Accident Insurance

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

# Accident insurance: why is it so important?



Accidents can happen when you least expect them. And while you can't always prevent them, you can get help to make your recovery less expensive and stressful.

In the U.S. there are approximately 40 million trips to the emergency room annually due to injuries.<sup>1</sup> These visits can be expensive — in fact, ER bills average around \$1,233 per visit,<sup>2</sup> and even seemingly small injuries can come with unexpectedly high hospital bills.

You may be thinking — *that's why I have health insurance*. But even the best medical plans may leave you with unexpected expenses like deductibles, copays, extra costs for out-of-network care, and non-covered services.

*You can't plan for accidents, but you can handle them better by being financially prepared.*

### How it works

Accident insurance provides a financial cushion for life's unexpected events. You can use it to help pay costs that aren't covered by your medical plan. It provides you with a lump-sum payment — one convenient payment all at once — when you or your family need it most. The extra cash can help you focus on getting back on track, without worrying about finding the money to help cover the costs of treatment.

And best of all, the payment is made directly to you, and is in addition to any other insurance you may have. It's yours to spend however you like, including for your or 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.

### Enroll!

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

### Why should I enroll?

- Competitive group rates
- Guaranteed acceptance<sup>4</sup>
- Portable coverage so you can take it with you<sup>3</sup>



## Accident Insurance

With MetLife Accident Insurance, you can take your coverage with you if you change jobs or retire.<sup>3</sup>

Accident insurance helps you manage expenses — so you can focus on getting well.

# Our accident insurance is designed to cover a wide array of events, medical services, and treatments.

This plan provides a lump-sum payment for over 150 different covered events, such as:

- Fractures<sup>b</sup>
- Dislocations<sup>5</sup>
- Second and third degree burns
- Skin grafts
- Torn knee cartilage
- Ruptured disc
- Concussions
- Cuts or lacerations
- Eye injuries
- Coma
- Broken teeth

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

You'll receive a lump-sum payment when you have these covered medical services or treatments:<sup>6</sup>

- 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 and occupational therapy, speech therapy)

**This plan provides protection 24 hours a day — while on or off the job. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details on your coverage.**

1. Centers for Disease Control and Prevention: Emergency Department Visits. CDC/National Center for Health Statistics. Accessed March 2018.

2. "Outrageous E.R. Hospital Charges: What to Do," FoxBusiness.com. June 27, 2013.

3. 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.

4. 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.

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

6. Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

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.

