



Why Accident Insurance matters

Accidents can happen anytime, anywhere and when you least expect them. While you can't plan for the unexpected, you can **be better prepared financially** with MetLife Accident Insurance.

You've got medical, dental and vision insurance—and possibly a flexible spending account, just in case. If you have an accidental injury, you're financially covered, right?

Not entirely. Even the best health insurance may leave you with unexpected costs or medical debt, especially if you have a high-deductible health plan or limited network. When faced with these kinds of costs, supplemental coverage from MetLife provides you with additional financial protection.



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

An example of how accident insurance can help

*Accident insurance helped Kathy pay some of her bills after she was involved in a hit-and-run. The great thing is that it was paid directly to her—she could use it how she wanted. She needed it especially for gas and the cost of a rental car. Kathy's advice is to always look ahead. It's better to have insurance and not need it than not have it and need it. We all go through bad things, and hindsight is always 20/20. Take action—don't wait. **

* This is a hypothetical example for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

Help supplement your healthcare coverage with accident insurance protection.

Receive benefit payments directly and use the funds however you wish.

Financial support so you can focus on getting well.

Many people may not be financially prepared to handle extra costs like plan deductibles, co-pays for emergency room care, testing, supplies and out-of-network care. For a covered event,¹ accident insurance provides a benefit payment paid directly to you—not to doctors, hospitals or healthcare providers.

You can spend the funds on anything you need, such as those extra bills when you may most need additional support. It can also help pay for expenses you may not consider, like childcare and transportation to your appointments. These costs can cut into your budget and make it a challenge to manage your everyday expenses.

Your benefits in action

If you've been involved in an accident,¹ submitting a claim doesn't have to be difficult. Here's what to expect:



Visit **mybenefits.metlife.com** or download the MetLife mobile app to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days. You only need one claim form per accident, and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.



When it comes to accidents...



For less than your daily coffee habit,² you can gain coverage for you and your family.

Supplement your healthcare coverage with MetLife Accident Insurance.

Product overview	Accident insurance pays out a lump sum if you incur an injury as a result of an accident.
Why needed?	These benefits may supplement both health and disability insurance. A benefit payment can be used to pay for expenses regardless of what your health insurance may or may not cover—or it can support.
Who is covered	<p>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.</p> <ul style="list-style-type: none"> • Employee only • Employee and spouse • Employee and child(ren)³ • Employee and family
Covered services	<p>Pays for different injuries, including:</p> <ul style="list-style-type: none"> • Fractures⁴ • Dislocations⁴ • Eye injuries • Skin grafts • Broken teeth • Concussions • Cuts or lacerations • Second- and third-degree burns • Coma <p>Includes an array of medical services and treatments:¹</p> <ul style="list-style-type: none"> • 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, occupational and speech therapy)
Guaranteed coverage	You and your family members are guaranteed ⁵ coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

Please see your Plan Summary for details.

Frequently asked questions

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

- A. Even the best medical plans can leave you with extra expenses to pay for services that aren't covered, like plan deductibles, co-pays and costs for out-of-network care. Having this extra financial support may mean less worry for you and your family.

How does the payment work?

- A. **We make benefit payments directly to you**—not to doctors, hospitals or healthcare providers. The amount you receive is paid regardless of any other insurance you might have.

You can spend your benefit payment however you like. Use it to help pay for medical costs or even your family's everyday living expenses. Whatever you need while recovering from an accident or injury, accident insurance is there to help make life a little easier.

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

- A. **Yes. Your accident coverage is guaranteed⁵** 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.

How much will it cost?

- A. **Accident insurance may be more affordable than you think.** It is designed to be an economical way to supplement your healthcare plan. Exact rates can be found in the enrollment materials provided by your employer.

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.

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.

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.⁷

Enroll in Accident Insurance during the enrollment period.

Please see your Plan Summary for more information.

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

2. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Copyright 2023.

3. Children may be covered to age 26.

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.

6. 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 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.



Accident Insurance

Benefits that may help cover costs regardless of what may or may not be covered by your medical plan.

UFCW Region 1 North Eastern



Accident Insurance Benefits

With MetLife, you'll have access to a plan that provides payments in addition to any other insurance payments you may receive¹. Here are just some of the covered events/services².

This plan provides protection 24 hours a day—while on or off the job.

Benefit Type	High Plan Benefits
Accidental Injury Benefits	
Fracture Benefit*	\$400 – \$10,000 depending on the fracture and type of repair
Dislocation Benefit*	\$320 – \$10,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$300 – \$30,000 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$500
Coma Benefit	\$12,500
Laceration Benefit	\$75 – \$700 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown: \$300 Filling: \$50 Extraction: \$150
Eye Injury Benefit	\$400
Accident - Medical Services & Treatment Benefits	
Ambulance Benefit	Ground: \$400 Air: \$1,250
Emergency Care Benefit	\$150 – \$200 depending on location of care
Non-Emergency Initial Care Benefit	\$100
Physician Follow-Up Visit Benefit	\$100
Therapy Services Benefit (including physical therapy)	\$50
Medical Testing Benefit	\$200
Medical Appliance Benefit	\$150 – \$1,000 depending on the appliance



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Transportation Benefit	\$400
Pain Management Benefit (for epidural anesthesia)	\$100
Prosthetic Device Benefit	One device: \$1,000 More than one device: \$2,000
Modification Benefit	\$1,500
Blood/Plasma/Platelets Benefit	\$500
Surgical Repair Benefit	\$200 – \$2,000 depending on the type of surgery
Exploratory Surgery Benefit	\$300
Other Outpatient Surgery Benefit	\$400

Hospital Benefits

Admission Benefit	\$1,500 for the day of admission
ICU Supplemental Admission Benefit	\$1,500 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$375 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$375 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$200 per day

Accidental Death Benefit

Accidental Death Benefit*	\$75,000 \$150,000 for accidental death on common carrier
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Accidental Dismemberment, Functional Loss & Paralysis Benefits

Dismemberment/Functional Loss	\$1,000 – \$40,000 depending on the injury
Paralysis	\$20,000 – \$40,000 depending on the number of limbs

Other Benefits

Health Screening Benefit* - benefit provided for certain screening/prevention tests	\$100 Paid 1 time per calendar year
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$200 per day
Waiver of Premium Benefit – if you become disabled, premiums will be waived if requirements for waiver are met	Included

Accident Insurance

Benefit Payment Example

Kathy's daughter, Molly, was riding her bike to school. On her way there she fell to the ground, was knocked unconscious, and was taken to the local emergency room (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 ³	Benefit Amount
Ambulance (ground)	\$400
Emergency Care	\$200
Physician Follow-Up (\$100 x 2)	\$200
Medical Testing	\$200
Concussion	\$500
Broken Tooth (repaired by crown)	\$300
Benefits paid by MetLife Group Accident Insurance	\$1,800

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

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage through your employer.

Q. Who is eligible to enroll for this accident coverage?

A. You are eligible to enroll yourself and your eligible family members!⁴ You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

Q. How do I pay for my accident coverage?

A. Premiums will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you.⁵ You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

Q. Who do I call for assistance?

A. Please reach out to the UFCW Supplemental Benefits Hotline at 1 844-808-8009, Monday through Friday. The website is <https://ufcw-supplementalbenefits.com/>.

Insurance Rates

MetLife offers group rates and payroll deduction, so you don't have to worry about writing a check or missing a payment! Your member rates are outlined below.

Accident Insurance	Monthly Cost to You
Coverage Options	High Plan
Member	\$14.56
Member & Spouse	\$24.27
Member & Child(ren)	\$33.97
Member & Spouse/Child(ren)	\$42.08





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¹ Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.

² Covered services/treatments must be the result of an accident or sickness as defined in the certificate.

³ Benefits and amounts are based on sample MetLife plan design. Plan design and plan benefits may vary.

⁴ Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

⁵ 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.

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