

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.



Recent studies have shown

\$1,389

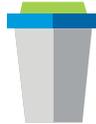
was the average cost for one visit to the emergency room in the U.S. in 2017¹

With group rates for team members, you can get accident coverage for less than the cost of...



Lunch out,
3x per week,
salad and bottled water

Based on average costs at national retail chains



Every day
coffee fix
medium cup

Based on average costs at national retail chains



Monthly
gym membership

Based on average costs at national retail chains

How it works

Kathy's daughter, Molly, plays soccer. During a recent game, Molly collided with an opposing player, was knocked unconscious and taken to the local emergency room (ER) by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He also ordered a CT scan. After thorough evaluation, Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown.



Covered Event ²	Benefit Amount
Ambulance (ground)	\$100
Emergency Care	\$100
Physician Follow-Up (\$50 x 2)	\$100
Medical Testing	\$100
Concussion	\$200
Broken Tooth (repaired by crown)	\$75

Luckily Kathy has accident insurance! She would get a lump-sum payment totaling **\$675**

Benefits paid by
Accident Insurance Plan

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

- Over 150 covered events and services, such as fractures³, dislocations³ and medical treatments or tests.
- You and your eligible family members are guaranteed coverage.⁴ 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.

Visit the Resource Center at www.novanthealth.org or call MetLife at 1-800-GET-MET8 to learn more.



1. Emergency Room vs. Urgent Care. Debt.org. <https://www.debt.org/medical/emergency-room-urgent-care-costs/>. December 2019.
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. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
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.

metlife.com

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.

