MetLife | Accident Insurance

CIS
city county insurance services

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.

A personal account: How Accident Insurance helped a MetLife customer pay bills after a hit-and-run

"Accident Insurance helped me pay some of my bills after I was involved in a hit-and-run. The great thing is that it was paid directly to me — I could use it how I wanted. I needed it especially for gas and the cost of a rental car. My 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."

– A MetLife Customer

Enroll in Accident Insurance during annual enrollment

Accident Insurance

Coverage that can help pay for costs associated with an accident, such as those that may not be covered under your medical plan.

Help complete your healthcare coverage with Accident Insurance protection.

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

Physical therapy Ambulance Grocery bills

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, accident insurance provides you with a benefit payment paid directly to you — not to your 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 think of, like childcare and transportation to your appointments. These costs can cut into your budget — and make it a challenge to manage your everyday expenses.

When it comes to accidents…

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

Your benefit 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.

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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 that your health insurance doesn't cover — or it can provide additional financial support if a covered event causes you to lose income due to being out of work.

Who is covered

You can enroll both yourself and eligible family members.[5] All you need to do is enroll during your enrollment period and be actively at work.

Covered services

Pays for different injuries, including:

- Fractures[4]
- Dislocations[4]
- Eye injuries
- Skin grafts
- Broken teeth
- Concussions
- Cuts or lacerations
- Second- and third-degree burns
- Coma
- Ruptured disc

Includes an array of medical services and treatments:[1]

- 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 more information.

Enroll in Accident Insurance during annual enrollment

Frequently Asked Questions

Q. 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 plan deductibles and co-pays, out-of-network care, 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.

Q. 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.

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

A. Yes. Your accident coverage is guaranteed[5] 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.

Q. 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.

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. 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.[6]

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. Accessed May 2021.
3. Dependent Child coverage varies by state. Please contact MetLife for more information.
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.

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CIS Accident Insurance Plan Summary

ACCIDENT INSURANCE BENEFITS

With MetLife, you'll have a comprehensive plan which provide payments in addition to any other insurance payments you may receive[1]. Here are just some of the covered events/services[2].

Fracture Benefit*	$138– $8,000 depending on the fracture and type of repair
Dislocation Benefit*	$100 – $6,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	$150 – $15,000 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	$600
Coma Benefit	$15,000
Laceration Benefit	$75– $600 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown $400 Filling $75 Extraction $150
Eye Injury Benefit	$400
Ambulance Benefit	Ground: $200 Air: $1,000
Emergency Care Benefit	$100 – $200 depending on location of care
Non-Emergency Initial Care Benefit	$100
Physician Follow-Up Visit Benefit	$200
Therapy Services Benefit (including physical therapy)	$50
Medical Testing Benefit	$300
Medical Appliance Benefit	$200 – $1,500 depending on the appliance
Transportation Benefit	$400
Pain Management Benefit (for epidural anesthesia)	$150
Prosthetic Device Benefit	One device: $1,000 More than one device: $2,000
Modification Benefit	$1,500
Blood/Plasma/Platelets Benefit	$300
Surgical Repair Benefit	$300-$3,000 depending on the type of surgery
Exploratory Surgery Benefit	$200
Other Outpatient Surgery Benefit	$500
Admission Benefit	$1,000 for the day of admission

ICU Supplemental Admission Benefit	$1,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	$300 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	$300 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	$300 per day
Paralysis	$20,000 - $40,000 depending on the number of limbs
Lodging Benefit* - for a companion of a covered person who is hospitalized	$100 per day
Health Screening Benefit	$50

* Notes Regarding Certain Benefits

- Fracture and Dislocation benefits – Chip fractures are paid at 25% of the applicable fracture benefit and partial dislocations are paid at 25% of the applicable dislocation benefit.
- Hospital Benefits – 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.
- Lodging Benefit – The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

BENEFIT PAYMENT EXAMPLE

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.

Ambulance (ground)	**$200**
Emergency Care	**$200**
Physician Follow-Up ($100 x2)	**$200**
Medical Testing	**$300**
Concussion	**$600**
Broken Tooth (repaired by crown)	**$400**
Benefits paid by MetLife Group Accident Insurance	**$1,900**

QUESTIONS & ANSWERS

Who is eligible to enroll for this accident coverage?
You are eligible to enroll yourself and your eligible family members.[4] You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective.

How do I pay for my accident coverage?
Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

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

Who do I call for assistance?
Contact a MetLife Customer Service Representative at 1 800- GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.

[1] 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 full details.
[2] Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.
[3] Benefits and amounts are based on sample MetLife plan design. Plan design and plan benefits may vary.
[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.
[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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MetLife | Accident & Health

CIS
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Discover your Health Screening Benefits

Health screenings are an important part of managing your health. That's why your Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance coverage from MetLife provides a $50 Health Screening Benefit[1] (HSB) for covered screenings and tests. Now, everyone who's enrolled — you, your spouse, and dependent children — can earn a benefit just for taking care of his or her health.

At least 68% of the annual colorectal cancer deaths in the U.S. could be prevented with recommended screenings.[2]

For women in their 40s and 50s, **annual mammogram screenings decrease breast cancer deaths** by 15 to 29%.[3]

Examples of covered screening and prevention tests may include **a blood test to determine total cholesterol, a blood test to determine triglycerides, an endoscopy, or a colonoscopy**. For a complete list of what's covered, please see a copy of your certificate.

Here's an example of how it works.

Susan's doctor conducts a blood test to determine total cholesterol, which is one of the many screenings or tests covered by MetLife.
Afterward, Susan contacts MetLife by calling 1-800-GET-MET8 to submit her HSB claim. All Susan needs to provide is her physician's name, phone number and address, plus the test and the date it was completed. A check for Susan's HSB benefit payment is on the way within a few business days once her claim is processed. It's that easy!

Claiming your Health Screening Benefit (HSB) is as simple as 1-2-3.

1. Visit MyBenefits at www.metlife.com/mybenefits or call 1-800-GET-MET8 (800-438-6388) 8am-8pm EST. Enter **CIS Trust** as the organization. You can also file a claim using the MetLife Mobile App!

2. Provide a few details, including:
- The name of the Insured, SSN or EEID, Group Name, Certificate Number
- What date did you have your test?
- What was the test you had completed?

3.Receive your HSB payment. (If submitting via MyBenefits, payment can be made via EFT. Checks are typically issued within a few business days once your claim has been processed)

You can submit claims for your spouse and/or dependent children. No hard copy proof is ever required! Please refer to your certificate of coverage for details on the health screening benefit and which tests are applicable based on your coverage.

Add claiming your MetLife Health Screening Benefit to your annual good health to-do list.

For complete details, including covered screenings and tests, please see your insurance coverage certificate on the *MyBenefits* portal at www.metlife.com/mybenefits, or the MetLife Mobile App.

1. For Accident Insurance and Hospital Indemnity Insurance only -- The Health Screening Benefit is not available in all states. For Texas sitused policies and Texas residents covered under policies sitused in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).The Health Screening Benefit is not available in all states. Covered screening measures vary by state. See your insurance certificate for details, including any applicable waiting periods. For Critical Illness Insurance only -- The Health Screening Benefit is not available in certain states. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.
2. Center for Disease Control and Prevention. Cancer, Colorectal. https://www.cdc.gov/cancer/colorectal/ Source date: February 17, 2022.
3. Mayo Clinic. Test and Procedures: Mammogram. Sandhya Pruthi, M.D. June 25, 2021. http://www.mayoclinic.org/tests-procedures/mammogram/expert-answers/mammogram-guidelines/faq-20057759

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How To Register On MyBenefits

MyBenefits provides you with a personalized, integrated and secure view of your MetLife delivered benefits. You can take advantage of a number of self-service capabilities as well as easy to access information. As a first-time user, you will need to register on MyBenefits by following the steps outlined below:

Registration Process For MyBenefits:

STEP 1 – Provide A Group Name
Access MyBenefits at mybenefits.metlife.com. Enter **CIS Trust,** select it in the drop down and select 'Next'. Save this URL to access your MyBenefits account in the future.

STEP 2 – Register
Once you have selected **CIS Trust,** from the MyBenefits Home Page you will then select the 'Register' button.
Note – Current users will select 'Log In' and enter their username and password.

STEP 3 – Enter Authentication Information
The next screen will begin by entering your name, address, phone number, e-mail (required) and unique security identifiers to confirm your identity. You will then receive a security code, via email or text, that you will need to enter to continue the registration process.

STEP 4 – Establish Account Credentials
You will then be prompted to create a unique username and password for future access to MyBenefits, as well as choose and answer three identity verifications questions that will be used in the event you forget your password.

In addition to reading and agreeing to the Terms of Use, you will be asked to opt into electronic consent.

STEP 5 – Registration Is Complete
Once you have completed the process a 'congratulations' message window will display. You are now registered on MyBenefits! A registration confirmation email will be sent to the email address provided for your registration. You can immediately access your account information by selecting the 'Go To My Account' button within the congratulations window.

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MetLife Online Services capabilities may vary by product and may not be available to all customers. Please contact your MetLife representative for more information.