



When it comes to dealing with accidents, even the best medical plans can leave you with out-of-pocket expenses.

Accident insurance can help you and your finances recover from some of life's **everyday mishaps**. It provides you with a lump-sum benefit for a covered event, regardless of any medical or disability insurance income, to put towards whatever you need. **Accident insurance can be helpful for everyone.**

Expect the unexpected



52.6 million injuries occurred in homes and communities in 2023.¹



There were **2.6 million** nonfatal workplace injuries in 2023.²



Over **5 million** people are injured in car accidents in the U.S. every year.³

That's a lot of accidents.

If you or a family member experiences a covered injury, accident insurance may help you get going again.⁴

Helping you out

You receive a lump-sum payment if you or your eligible family members experience any of the following:

- Fractures⁵
- Broken tooth
- Concussions
- Dislocations⁵
- Cuts/lacerations
- 2nd or 3rd degree burns
- Eye injuries
- Cuts/lacerations



Payments can be used however you see fit—for groceries, mortgage payments, childcare expenses, co-pays, deductibles or anything else you need.

Accidents can be expensive

The average cost per trip to the emergency room:⁶ up to **\$3,102**



Enrollment is guaranteed⁷

Coverage is guaranteed and paid through payroll deduction. You can even take your coverage with you if your employment status changes.⁸

MetLife Accident Insurance offers group rates, so it might be less expensive than you think.

Enroll at the CFA/ GIS website.

**Questions? Call MetLife
Customer Service.
1-800-GET-MET8 (1-800-438-6388)**

1. National Safety Council. Home and Community Overview. <https://injuryfacts.nsc.org/home-and-community/home-and-community-overview/introduction/>. Accessed March 2025.
2. Bureau of Labor Statistics. Employer-Reported Workplace Injuries and Illnesses. November 8, 2024. https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&ved=2ahUKEwji6O_Dks_9AhVbE1kFHZKODu8QFnoECA8QAQ&url=https%3A%2F%2Fwww.bls.gov%2Fnews.release%2Fpdf%2Fosh.pdf&usg=AOvVaw2tli_h3zN2QQYRDhLjWcCZ
3. "Motor Vehicle Injury Facts". National Safety Council. <https://injuryfacts.nsc.org/motor-vehicle/overview/introduction/>. Accessed March 2025.
4. Covered services/treatments must be the result of an accident as defined in the certificate.
5. Chip fractures may be paid at a reduced percentage of the Fracture Benefit and partial dislocations may be paid at a reduced percentage of the Dislocation Benefit
6. Emergency rooms vs. urgent care centers. Debt.org web site. <https://www.debt.org/medical/emergency-room-urgent-care-costs/>. July 23, 2024.
7. 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.
8. 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.

