

## Accident Insurance

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

# Why accident insurance makes sense



### An accident can bring unexpected expenses.

#### Accident insurance can help you get back on your feet.

An accident can happen to anyone in the family — and with it can come unexpected expenses not covered by medical insurance. You may want to consider accident insurance if:

- You and your family have an active lifestyle
- Your children play sports
- Your medical plan has high deductibles or copays

#### Accident insurance:

- Covers your family for a wide variety of accidental injuries, including broken bones, concussions, dislocations,<sup>1</sup> and second- and third-degree burns.<sup>2</sup>
- Provides a lump-sum payment when a covered person has medical services and treatments related to accidental injuries, such as certain doctor visits, ambulance transportation, medical testing and physical therapy.<sup>2</sup>
- Is a valuable complement to your medical insurance.
- Can help protect your savings from unexpected expenses, which could be substantial.
- Provides payment directly to you, which you can use any way you see fit.

#### It's easy.

- There are no waiting periods, and with a hassle-free claims process, you have less to worry about.
- You may have a choice of plans to fit your budget and specific needs.
- You can also take the coverage with you if you leave the company or retire.<sup>3</sup>

**Enrollment period:**  
10/1/2020 - 10/30/2020

To enroll, visit [www.workterra.net](http://www.workterra.net).

To schedule a visit with a benefits counselor, visit [CCSFvboe.com](http://CCSFvboe.com) or call (866) 528-5360.

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

2. 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.

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.

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.

