MetLife | Accident Insurance

Kansas Department of Administration State Employee Health Plan



Help supplement your healthcare coverage with accident insurance.

Get a lump-sum benefit payment to use as you wish.

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 that are 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 co-pays.

Accident insurance:

- Covers your family[1] for a wide variety of accidental injuries, including broken bones, concussions, dislocations[2] and second- and third-degree burns.[3]
- 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.[3]
- Is a supplement to your medical insurance.
- Can help you pay for unexpected expenses associated with an accident or any other expenses, such as mortgage payments or tuition expenses, which could be substantial.
- Provides payment directly to you, which you can use any way you see fit.

It's easy.

- A hassle-free claims process with no waiting periods. 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.[4]

Now that you know how Accident Insurance can help, take a few minutes to learn more and enroll today!

*Voluntary benefit premiums are deducted after taxes.

1. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
2. 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.
3. Covered services/treatments must be the result of an accident as defined in the certificate.
4. 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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