



Help complete your healthcare coverage with Accident Insurance protection.

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

Q. What is Accident Insurance?

A. Accident Insurance coverage provides you with a lump-sum payment when you suffer a covered injury or undergo covered testing, medical services, or treatment and meet the group policy and certificate requirements. There are more than 150 covered events and there is no limit on the number of different accidents that will be covered.

With this **New** 24-hour on-the-job / off-the job (injury) accident plan, payments are made directly to you to use as you see fit. They can be used to help pay for medical plan deductibles and copays, out-of-network treatments, for your family's everyday living expenses, or whatever else you need while recuperating from an accident.

Q. What's covered under this plan?

A. If you meet the group policy and certificate requirements, Accident Insurance is designed to cover a wide array of events, medical services, and treatments.¹

The plan provides a lump-sum payment for over 150 different covered events, such as:

- Fractures²
- Dislocations
- Second and third degree burns
- Skin grafts
- Torn knee cartilage
- Ruptured disc
- Concussions
- Cuts or lacerations
- Eye injuries
- Coma
- Broken teeth

You'll also receive a lump-sum payment when you have these covered medical services or treatments:

- Ambulance
- Emergency care
- Inpatient surgery
- Outpatient surgery
- Medical Testing Benefits (including X-rays, MRIs, CT scans)
- Skilled Nursing Facility and Home Care Benefits
- Physician follow-up visits
- Transportation
- Medical appliances
- Therapy services (including physical and occupational therapy, speech therapy)
- Surgical Benefits



Have questions? Please call MetLife directly at 1-800-GET-MET8 (1-800-438-6388) and talk with a benefits consultant.

To enroll, visit the RRD Benefits Center at www.rrd.bswift.com or call **1-877-773-4236**

Accident Insurance

Coverage that can help with unexpected expenses, such as those that may not be covered under your medical plan.



Q. Who is eligible to enroll for this accident coverage?

A. Full-time, certain part-time employees and eligible family members can enroll. You need to enroll during your Annual Enrollment Period and be actively at work for your coverage to be effective.³

Q. I have a good medical plan at work, so why do I need Accident Insurance?

A. Accidents can happen anytime, anywhere and always when you least expect them. What's more, they can be costly. Accident Insurance helps you pay for things like plan deductibles, coinsurance, copays, or extra costs for out-of-network care. Many people aren't prepared to handle these extra costs, so having this extra financial support when the time comes may mean less worry for you and your family.

Q. How much does Accident Insurance cost?

A. Accident Insurance may be more affordable than you think. It's designed to be an economical way for you to supplement your health care plan. To view your rates and plan documents, visit www.myrrdbenefits.com or contact MetLife to obtain a copy of your certificate.

Q. How do I pay for my coverage?

A. Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. Is there a waiting period before my coverage begins?

A. No. Your coverage will be in force on the effective date of your coverage. There are no waiting periods to satisfy.

Q. Can I enroll for this coverage without having to take a medical exam?

A. Yes! Your accident coverage is guaranteed issue,⁴ which means your acceptance is guaranteed regardless of your health. You just need to be actively at work for your coverage to be effective. There are no medical exams to take and no health questions to answer.

Q. Are benefits paid directly to me or my healthcare provider?

A. Benefits will be paid directly to you, not to the doctors, hospitals or any other health care providers. There's no need to work it around any other insurance you may have.

Q. If my employment status changes, can I take my coverage with me?

A. Yes, this coverage is portable,⁵ 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.

Q. Is the claims process simple?

A. Yes. Once we receive all the information, claims are generally processed within 10 business days. You only need one claim form per accident and every claim is reviewed by a claims professional.

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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. Chip fractures are paid at 50% of Fracture Benefit and partial dislocations are paid at 25% of DislocationBenefit.

3. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

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.

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.

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. MetLife's Accident Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may 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, New York.