MetLife | Accident Insurance

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Help supplement your health coverage with Accident Insurance protection.

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

Accident Insurance works to supplement your medical coverage — and pays regardless of what your medical plan may or may not cover. It's coverage that provides a financial cushion for life's unexpected events by providing you with a lump-sum payment (one convenient payment all at once) for a covered event when your family may need it most. The payment you receive is yours to spend however you like. It pays if you have tests, or receive medical services, treatment or care for one of more than 150 covered events[1] as defined in your group certificate. **This includes hospitalization[2] resulting from an accident, and accidental death or dismemberment.**

You asked. We answered.

Why sign up for Accident Insurance? Find out with some FAQs

Accident Insurance

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

Am I eligible to enroll for this coverage?

A. Full-time, certain part-time employees and family members are eligible to enroll. You may enroll as a new hire, during Annual Enrollment, or if you have a qualified life event (e.g., marriage, divorce, loss of dependent status). You must be actively at work for coverage to be effective; otherwise, your coverage will not take effect until you return. If a Dependent is subject to any medical restrictions as defined on the enrollment form in the Certificate, coverage will take effect on the date the Dependent is no longer under a Medical Restriction.

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

A. Accidents can happen anytime, anywhere and usually when you least expect them. What's more, they can be costly. Even the best medical plans can leave you with extra expenses to pay or services that just aren't covered. Things like plan deductibles, copays, extra costs for out-of-network care, or non-covered services. 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.

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

A. Yes, you just need to be actively at work to be covered[3]. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you first thought.

How do I pay for my coverage?

A. Accident Insurance may be more affordable than you think. You pay premiums through payroll deductions, so you don't have to worry about writing any checks or missing payments. To view your plan documents, visit www.myrrdbenefits.com or contact MetLife.

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.

Can I use the benefit payment on anything I need?

A. Yes, you can use your payment as you see fit. Use it to help cover your medical insurance deductibles, copays, household bills, and more.

Is the claims process simple?

A. Yes. Once we receive all the information, claims are generally processed within 10 business days.[4] You only need one claim form per accident and every claim is reviewed by a claims professional.

Are benefits paid directly to me or my healthcare provider?

A. Checks are made payable to and sent directly to you, not to the doctors, hospitals or any other healthcare providers. There's no need to work the payment around any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover.

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.[5]

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

Have Other Questions?
Call MetLife Directly at 1-800-GET-MET8 1-800-438-6388) and talk with a benefits consultant Monday–Friday 8:00 am to 8:00 pm ET

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. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details. 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.
3. 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.
4. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.
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. There is a preexisting condition limitation for hospital sickness benefits, if applicable. 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. 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.