MetLife | Accident Insurance

How to file an accident insurance claim

Whether it's an unfortunate sports injury, accidental ER visit, or one of many other common covered events,[1] take care of yourself first. Then, easily file your claim at mybenefits.metlife.com

1 Gather necessary documents

Examples of documentation that would be helpful in approving your claim:

- Itemized invoice for services received
- UB-04 form or Explanation of Benefits (EOB)
- Hospital ER discharge papers

Documents MUST include:

- Patient name
- Service dates
- Diagnosis
- Specific procedure or treatment

The MetLife Accident Insurance Claim Form includes more information on supporting documents and is available at mybenefits.metlife.com

2 File your claim

Choose the route that's comfortable for you:

- Visit mybenefits.metlife.com
  Go to the Claims Center to submit your claim online or to download/submit a claims form.
- Call MetLife at **866-626-3705**
  Request a claims form to submit it, along with your documents, via mail. (Mon – Fri, 8:00 am – 8:00 pm ET)

If you need to add services to an accident already submitted, please add them to the original claim.

3 Receive your lump-sum cash benefit payment

Approved claims will be paid directly to you, 7 – 10 business days[2] after approval, and can be spent on anything from co-pays to food delivery.

What happens after my claim is submitted?

1. A MetLife claims specialist will review your information and reach out if additional documentation is needed.
2. A letter is sent confirming your claim submission.
3. Payments are received 7 – 10 business days after approval.[2]

We're here to answer any questions at 866-626-3705, (Mon – Fri, 8:00 am – 8:00 pm ET)

Your benefits info, online

Register at mybenefits.metlife.com to easily access:

- 24/7 claim filing
- Claim status, history, and payments
- Your Certificate of Insurance (Plan details)
- Direct deposit setup
- Notifications from MetLife
- Downloadable forms and more

Learn more by scanning the code or visiting:
mybenefits.metlife.com

Over 150 covered events

- Fractures[3]
- Dislocations
- Concussions
- Eye injuries
- Severe burns
- Emergency care
- X-rays
- Hospitalization[4] due to accident[5]

Read your Certificate of Insurance carefully

Before submitting, please review the covered services and benefits under your plan in your MetLife Certificate of Insurance.

Your Certificate of Insurance is available in Certificate Details on **mybenefits.metlife.com**

1. Covered services/treatments must be the result of an accident as defined in the certificate.
2. 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.
3. 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
4. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. 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.
5. "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.

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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