

# Accident Insurance

They are called accidents for a reason. According to the National Safety Council, every 10 minutes, more than 700 Americans suffer an injury severe enough to require medical assistance. Accidents can come out of nowhere, causing inconvenience and unexpected bills. You cannot always avoid an accident, but you can protect yourself from accident related costs that can strain your budget. Accident insurance pays a benefit directly to you if you have a covered injury and require treatment. As medical costs continue to rise, accident insurance provides a layer of financial protection.

While your Cigna coverage or another major medical benefit will cover some of the costs related to an accident, members and their families are often left with out-of-pocket expenses they were not prepared for. This coverage is intended to complement your medical coverage by helping to ease the financial impact of an accident. It provides you with a lump sum to use as you see fit and can help with any of the out-of-pocket expenses you incur as a result of the accident, such as insurance deductibles, copays, transportation to/from medical centers and more... There are no calendar year maximums, so you can receive benefits for multiple accidents, even recurring ones over the life of the policy.

Russell Reynolds has partnered with MetLife to make this coverage available to you and your family as a supplement to your existing benefits. MetLife offers Accident Insurance so you can focus more on your recovery and less on your finances. The following is a brief summary of the wide range of situations that are covered:

<b>Injuries:</b> <ul style="list-style-type: none"> <li>▪ Fractures</li> <li>▪ Dislocations</li> <li>▪ 2<sup>nd</sup> and 3<sup>rd</sup> Degree Burns</li> <li>▪ Concussions</li> <li>▪ Coma</li> <li>▪ Cuts/Lacerations</li> <li>▪ Torn Knee Cartilage</li> <li>▪ Broken Tooth Benefit and more...</li> </ul>	<b>Medical Services &amp; Treatment:</b> <ul style="list-style-type: none"> <li>▪ Ambulance (Air and Ground)</li> <li>▪ Emergency and Non-Emergency Care</li> <li>▪ Urgent Care</li> <li>▪ Physician Follow Up and more...</li> </ul>	
	<b>Hospital:</b> <ul style="list-style-type: none"> <li>▪ Admission</li> <li>▪ Confinement</li> </ul>	
<b>Benefit for Lodging</b>	<b>Medical Appliance Benefit</b>	<b>Accidental Death and Dismemberment</b>

*Please be sure to review the full list of more than 150 covered events as defined in the group certificate.*

Enrollment in this plan is easy and guaranteed – as long as you are a full time employee (20 hours a week or more), are **actively at work and have medical coverage**. You will be eligible to purchase coverage for yourself and eligible family members (spouses and dependent children to age 26). There are no medical exams to take and no health questions to answer. If your employment status changes, this coverage is portable, meaning you can take it with you.

### Have other questions?

Please call MetLife directly at 1-800-GET MET 8 (1-800-438-6388) and talk with a benefits consultant.

**If you have any questions, please contact Bridget Blake.**

**If there are inconsistencies between this summary and the official plan documents, the official plan documents prevail.**