



Accident Insurance

Facts & Stats



Accidents can lead to trips to the emergency room and the doctor's office, which could amount to bills and expenses not covered by your medical and disability insurance.

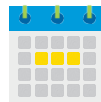
Recent studies have shown



\$2,715¹

is the average cost for one visit to the emergency room in the United States.

With competitive employee rates, you can get Accident High Plan coverage for less than the cost of...



Lunch out
3X PER WEEK,
salad and bottled water



EVERY DAY
coffee fix medium cup
Based on average costs at national retail chains



MONTHLY
gym membership

How it works

Kathy's daughter, Molly, plays soccer. During a recent game, Molly collided with an opposing player, was knocked unconscious and taken to the local emergency room by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He also ordered a CT scan and admitted her inpatient for observation. After thorough evaluation, Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown.



What you need to know about MetLife's Accident coverage:

- Over 150 covered events and services, such as fractures, dislocations and medical treatments or tests.
- You and your eligible family members are guaranteed coverage. No medical exam and no hassle.
- Lump-sum payment, directly to you, helps cover unexpected costs that result from an accident.
- For your convenience, premiums will be automatically deducted from your paycheck.

Luckily Kathy has accident insurance! She would get a lump-sum payment totaling

\$2,350

Benefits paid by MetLife Accident Insurance High Plan

Covered Event	Benefit Amount
Ambulance (ground)	\$300
Emergency Care	\$100
Physician Follow-Up (\$75 x 2)	\$150
Medical Testing	\$200
Concussion	\$400
Broken Tooth (<i>repaired by crown</i>)	\$200
Non-ICU Hospital Admission	\$1,000

ACCIDENT, HOSPITAL INDEMNITY & CRITICAL ILLNESS

Search "MetLife" at iTunes App or Google Play.

- View your current coverage
- View coverage details
- View Claims status
- File a claim and upload documents



¹Emergency Room Visit Cost Without Insurance in 2024. August 23, 2024. <https://www.talktomira.com/post/how-much-does-an-er-visit-cost>.

For questions, please contact the Benefits team at Benefits@gcpsk12.org.