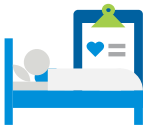
Workplace benefits: the more you know the more prepared you'll be

Asurion Employees, after an accident, critical illness, and/or hospitalization, unexpected costs can soon add up. Your medical and disability insurance may not be enough to cover all these extra expenses. MetLife offers some easy and reassuring ways to protect your finances while complementing your existing benefits:

Accident Insurance

Be better prepared when the unexpected happens

Accidents can happen at any time, and treatment can knock a household budget off course. We make accident insurance payments directly to you, not your healthcare provider, so you can use the money however you want. There are more than 150 covered events[1] that pay benefits, in addition to any benefits that your medical plan may pay.



Critical Illness Insurance

Help protect your family's finances

A critical illness in the family can be a scary and uncertain time. A lump-sum payment—one convenient payment all at once—paid directly to you when it matters, means one less worry. What's more, Covered Conditions include heart attack, cancer,[2] or stroke[3] among others.

Hospital Indemnity

Protect yourself from expensive hospital stays

Hospitalization can be expensive and have a big impact on your life. Hospital indemnity insurance provides a direct lump-sum payment—one convenient payment all at once—if you or a family member become hospitalized. Because we make the payment to you, not your healthcare provider, you can use it any way you see fit.

Learn more about these benefits and how you can protect your finances in the event of an accident or unexpected illness.

To Enroll

To enroll, visit asurion.benefitsnow.com or call Asurion Benefits Central at 844.968.6278 Monday through Friday, 8 am - 8 pm ET.

Rest easy knowing that coverage is guaranteed for you and your eligible family members.[4]

Did you know?

Even with medical coverage, extra expenses can soon add up.

- The average cost of an emergency room visit is $1,917.[5]
- The No. 1 reason for bankruptcy is due to medical bills.[6] 1 in 5 working age Americans with health insurance have trouble paying off their medical bills.[7]
- The average cost of a 3-day hospital stay in the U.S. is $30,000.[8]

MetLife

asurion benefits central

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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. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. (For 3.0 / 3.5 only): For NH situsted cases and NH residents, there is an initial benefit of $100 for All Other Cancer.
3. In certain states, the Covered Condition is Severe Stroke.
4. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents 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. https://money.cnn.com/2018/03/19/news/economy/emergency-room-er-bills/index.html $12,000 for a bee sting? Emergency room visits get even pricier, March 2018.
6. www.thebalance.com/medical-bankruptcy-statistics-4154729, Medical Bankruptcy and the Economy, Accessed May 2019.
7. www.natlbankruptcy.com/us-medical-debt-statistics/, 10 Statistics about US Medical Debt that Will Shock You. December 2017.
8. www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/, Why health insurance is important Protection from high medical costs, Accessed November 2018.

METLIFE'S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are 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 policies or their provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Hospital Indemnity 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 GPNP13-HI or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.

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.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits. MetLife offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to both Attained Age and Issue Age CII can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI or GPNP14-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In New York, availability of MetLife's Issue Age CII product is pending regulatory approval.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

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