

ClaimSmart: Going above and beyond to maximize Accident Benefits...



An employee has a broken leg and files a Simple MetLife Group Accident claim...



MetLife reviews the claim for simple injury and all associated treatment to proactively pay the additional accident benefits









The employee received a lump sum payment and maximizes their benefit payments without the trouble of additional paperwork.

MetLife's ClaimSmart process holistically reviews simple group accident claims to identify and to pay benefits on associated treatments.

ClaimSmart Intuitive Claims Process – A simplified process to help maximize eligible benefits with minimal effort



While recovering, accident insurance is there to help make things a little easier for your employees.

<p>Example: Jack enrolled in the Accident plan for him and his family</p> <p>Jack and his son Tyler went mountain biking over the weekend. Tyler had an accident on the bike trail, was knocked unconscious and was taken to the emergency room by ambulance. The emergency room doctor ordered a CT scan and diagnosed Tyler with a concussion and broken tooth. A dentist repaired Tyler's tooth with a crown, and he was released into the care of his primary care physician for follow up treatment.</p>	<p>Accidental Injury Claim Benefits = \$900</p> <p style="font-size: 2em; color: white;">+</p> <p>Associated Treatment Claim Benefits = \$450</p>	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  Ambulance: \$300 </div> <div style="text-align: center;">  Emergency room visit: \$150 </div> <div style="text-align: center;">  Concussion benefit: \$250 </div> <div style="text-align: center;">  Dental procedure: \$200 </div> </div> <hr style="border: 0.5px solid #ccc;"/> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  Follow-up with physician: (\$75 x 2) = \$150 </div> <div style="text-align: center;">  Medical testing: \$300 </div> </div>
<p>Jack's Group Accident Insurance paid the benefit for the diagnosed Injury and the associated treatment.</p>		<p>Total lump-sum payment: \$1,350*</p>

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 Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit

This example is for illustrative purposes only. The MetLife Accident Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific accidents. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.