



Accident

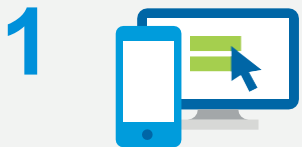


How to submit a MetLife Accident Insurance claim

Submitting an Accident Insurance claim doesn't have to be challenging. Below you'll find the information and tools you need to make the process as smooth as possible.

How to submit an Accident Insurance claim online

Submitting a claim is as simple as 1-2-3:



Visit mybenefits.metlife.com to view your certificate of insurance and to initiate your claim.



Answer some questions about your claim and upload your medical documentation to support your claim. The whole process takes just minutes!



Visit [MyBenefits](#) frequently to check claim status, letters and benefit payments.

What happens next

A MetLife claims specialist will review your information, request any additional medical information (if necessary), and notify you in writing of a claim decision.

Once you submit a **Critical Illness** claim, a Critical Illness Claim Advocate will reach out by phone or email in 1-4 days. They can help by gathering information from your doctor, advocating for your claim, and more.

Online claim submission can be hassle-free!

You can register at www.mybenefits.metlife.com. See reverse for details.



Benefits of registering to process claims online:

- Faster processing time
- Less paper waste
- Claims can be submitted 7 days a week

MyBenefits: easy online claim submission

MyBenefits is the web portal for MetLife group participants.

Once registered, you can log in to:

- Submit a claim and upload medical documentation
- See claim status, history, and payments
- Set up direct deposit of benefits
- Read correspondence from MetLife
- Download claim forms
- View your certificate of insurance and designate beneficiaries

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.

