



Accidental Death & Dismemberment (AD&D) Insurance

Complements your life insurance and may help provide your family with extra financial security should a sudden, covered accident take your life or cause serious loss or harm.

Voluntary Accidental death and dismemberment (AD&D) may help provide financial security should a sudden, covered accident take your life or cause you serious loss or harm. It may help your family meet long-term financial needs – household expenses, childcare, saving for college and retirement – if a wage earner dies from a covered accident or is recovering from a sudden, covered accident.

Voluntary AD&D from MetLife is not only competitively priced,¹ but in addition to your existing life insurance coverage, it can provide a cost-effective way to obtain additional protection for your family and finances should the unexpected happen.

**You asked.
We answered.**

Why is accidental death and dismemberment insurance important? Find out with some FAQs.

What is AD&D?²

A. Extra protection that may help provide financial security should a sudden covered accident take your life or cause you serious harm. It complements your life insurance coverage, providing protection 24 hours a day, 365 days a year.

What does AD&D cover?

A. AD&D insurance may pay a benefit if you have a covered accident that results in the loss of limb, speech, hearing or sight, or paralysis. If you suffer a fatal covered accident, benefits are payable to your beneficiary.

What level of coverage is right for you?

A. To determine the level of coverage that's right for you, ask yourself if your family would be able to maintain its standard of living without your wages. How well could your family deal financially with a family member's accidental injury or death?

The amount of AD&D coverage you select is called the "full amount" and is equal to the benefit payable for the loss of life. Benefits for other losses are payable as a predetermined percentage of the full amount based on your employer's plan. Dependent spouse and child(ren) coverage may also be available.

What special features would be included in my plan?

A. This plan can pay additional benefits if you die while an accidental death benefit is payable and:

- Seat belt(s) are in use
- Air bag(s) are in use
- Traveling on a common carrier (e.g., commercial airline)

The plan also provides additional benefits for the following:

- Childcare center
- Child education
- Hospital confinement
- Spouse education
- Paralysis
- COBRA continuation
- Coma
- Brain damage
- Presumption of death
- Common disaster

How much does Voluntary AD&D insurance cost?

A. It may be less expensive than you think. MetLife has designed this AD&D insurance plan so you and your family can enjoy competitive rates, with a wide range of coverage amounts to choose from.

Have other questions?

**Please call MetLife directly at
1 800 GET-MET8 (1 800 438-6388)**

1. Cost of insurance rates is determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.
2. Accidental Death & Dismemberment insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs. Specific information pertaining to your insurance can be obtained by contacting your benefits administrator.

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.

