MetLife | Voluntary Accidental Death and Dismemberment Insurance

ASA® Insurance
Administered by USI Affinity

Voluntary Accidental Death and Dismemberment (AD&D) Insurance

May help provide financial security should a sudden, covered accident take your life or cause you serious loss or harm.

Accidental Death and Dismemberment (AD&D) Insurance may help your family meet long-term financial needs – household expenses, child care, college costs and retirement needs – if a wage earner dies from a covered accident or is recovering from a sudden, covered accident.

You asked. We answered.

Why Voluntary AD&D? Find out with some FAQs.

What is AD&D?

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

What does AD&D cover?

A. This extra protection can help provide financial security should a sudden, covered accident take your life or cause you serious harm. This coverage complements your life insurance coverage and can help protect you 24 hours a day, 365 days a year. (Please see your Plan Summary for details.) Depending on plan design, this protection may cover you for:

- Paralysis
- Fatal accident
- Brain damage or coma
- Loss of limb, speech, hearing or sight

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 you or your family deal financially with a family member's accidental injury or death?

The full 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 association's plan. Dependent spouse/domestic partner and child(ren) coverage may also be available. Please see your plan summary for details.

Help provide your family with extra financial security should a sudden, covered accident cause serious loss or harm.

How much does VAD&D insurance cost?

A. It may be less expensive than you think. MetLife has designed this voluntary AD&D insurance plan to be a cost-effective way for you to help provide for your family. You'll enjoy competitive rates, with a wide range of coverage amounts to choose from.

How do I pay for my coverage?

A. Discuss your payment options with USI Affinity at 1-855-874-0032.

What special features would be included in my plan?

A. This plan can pay additional benefits if you die while a loss of life 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[1]:

- Childcare center
- Child education
- Hospital confinement
- Spouse/domestic partner education
- Common disaster

Have other questions?

If you have any questions, wish to apply for coverage, or need more information, please call USI Affinity at 1-855-874-0032.

1. Benefit is dependent on type of covered loss. See certificate of insurance for complete details .

Coverage may not be available in all states. Please contact USI Affinity at 1-855-874-0032 for more information.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact USI Affinity at 1-855-874-0032 for costs and complete details.

MetLife AD&D is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPNP15.