

Requirement

New York requires that a prospective insured has underlying medical coverage in order to be eligible for Accident coverage. The guidelines are specific for the Accident Insurance. These guidelines now apply to all insurance carriers offering an Accident product for sale in the state of New York.

This medical requirement applies to Accident cases situated in New York. These requirements do not apply to NY residents when the group plan is situated in another state.

Employer & TPA Responsibility

Employees who answer “No” to having medical coverage are not eligible and will not be enrolled for coverage.

The employer and TPA’s/ enrollment firms should only send MetLife a file of participants who answered “Yes” to having medical coverage.

The employer and TPA’s/enrollment firms are required to keep records of applicants who answered “yes” to the medical question. In the event of an audit from the New York Insurance Department, MetLife may be asked to produce proof of the answers that employees provided at the time of enrollment.

Accident New York Enrollment Language

<p>ACCIDENT INSURANCE</p> <p>IF I AM SELECTING ACCIDENT INSURANCE, I UNDERSTAND THAT THIS IS ACCIDENT-ONLY INSURANCE. IT DOES NOT PROVIDE COVERAGE FOR SICKNESS. THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. I ACKNOWLEDGE THAT I HAVE COMPREHENSIVE HOSPITAL, SURGICAL AND MEDICAL HEALTH INSURANCE (MINIMUM ESSENTIAL COVERAGE).</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If you have any questions about the benefits provided by this coverage, please contact us at 1-800-GET-MET8.</p>	<ul style="list-style-type: none"><input type="radio"/> Employee Only Coverage<input type="radio"/> Employee + Spouse/DP (or family) Coverage<input type="radio"/> Decline Coverage* <p>*If you respond “No” to the acknowledgement that you have comprehensive health insurance, based on applicable regulatory requirements, you are not eligible for Accident Insurance and you must Decline Coverage.</p>
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