



## **XcelHR expands benefits portfolio with accident insurance**

XcelHR now offering accident insurance, covering over 150 accidental events, through MetLife.

Rockville, MD - September 17, 2018 - You can't see an accident coming, but you can prepare for one. Accident insurance offers people the peace of mind and financial support should an accident happen. According to MetLife, 31 million annual emergency room visits are related to unintentional injuries. Through their partnership with MetLife, XcelHR is now offering accident insurance for clients. This addition enhances XcelHR's benefits product offerings and gives employers the opportunity to improve employees' and their families' well-being/take an interest in their employees' well-being.

Accident insurance is a supplement to standard health care coverage and covers more than 150 accidental injuries. This offering provides:

- coverage for the whole family
- claim resolution in only 10 business days
- directly receive payments to help cover costs
- covers costs associated with injuries, medical services and treatments, hospital costs, accidental death, and more

There is no waiting period and guaranteed acceptance for employees and their families with no medical exams required to qualify. Employees will receive lump-sum payments after a claim is processed to help them cover deductibles, copays, transportation to medical centers, childcare and more associated with an accidental injury. Learn more about accident insurance by visiting [www.xcelhr.com](http://www.xcelhr.com).

MetLife is a leading global provider of life, accident and health insurance, retirement and savings products, serving 100 million customers in nearly 50 countries worldwide.

### **About XcelHR**

XcelHR is a Professional Employer Organization (PEO) founded in 1992 that specializes in helping small to mid-sized businesses mitigate the employment risk associated with managing employees. XcelHR takes care of the day-to-day HR administrative tasks associated with paying employees, offering benefits, resolving disputes and more, so business owners can focus on revenue-generating business initiatives.

Our HR expertise and HRIS software assists business owners at critical points throughout the employee lifecycle, from recruitment to retirement. Businesses that partner with a PEO grow 7 to 9% faster than those not with a PEO, and are 50% less likely to go out of business (NAPEO). XcelHR is a nationwide PEO which services hundreds of clients and thousands of worksite employees in the fifty states of America. Find more information about the services XcelHR offers at <https://www.xcelhr.com>.

**For media and other inquiries, please contact XcelHR:**

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## **XcelHR announces new benefit product, critical illness insurance**

XcelHR introduces critical insurance covering 22 critical illnesses.

Rockville, MD - September 17, 2018 – Critical illness can decimate people's finances and cause a devastating amount of life stress and strain. According to MetLife, in order to cover the costs of critical illnesses, 40% of people borrowed money, 47% had higher credit card balances, 44% couldn't pay their bills, and 64% withdrew funds from their savings. With employee needs in mind, XcelHR is now offering critical illness insurance to clients, provided by MetLife.

MetLife's critical illness insurance provides coverage for 22 listed critical illnesses, including cancer, heart attack, stroke and more. It helps offset expenses not reimbursed by other types of insurance; however, it is not a replacement for traditional medical or disability income insurance. Critical insurance covers employees, their spouses or domestic partners, and children. They can receive payment within 10 business days after a short, three-step claims process. Learn more about critical illness insurance by visiting [www....](http://www.xcelhr.com)

Other notable features for this coverage include:

- a lump-sum payment upon diagnosis verification
- covered individuals only need to submit proof of diagnosis because it is not reimbursed based
- allows covered individuals to use the lump-sum payment the way they see fit

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