

LIFE'S FULL OF UNKNOWN: ACCIDENT INSURANCE HAS YOUR BACK



Learn why Accident Insurance is important and how to enroll.

Accidents shouldn't happen often, but when they do, they can quickly throw your financial progress and budget off track. Accident insurance can help provide a financial safety net, ensuring you can stay financially stable and focus on getting better.

An accident plan complements your medical plan, paying a lump sum—in addition to any other coverage—directly to you.¹ You can use funds in any way you choose—like to help with out-of-pocket medical and non-medical costs, or even everyday living expenses, like paying rent or ordering takeout—to make recovery easier.

Here are answers to a few frequently asked questions.

What does Accident Insurance cover?

Accident Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, pays you for a variety of injuries and medical services, including, but not limited to:

- Fractures and dislocations
- Burns (second and third degree)
- Concussions
- Lacerations
- Broken teeth
- Ambulance (ground, air, or water)

How does enrollment work?

You can choose coverage for yourself and family members. Please refer to your enrollment materials to view specific rates. You don't need to answer health questions and are guaranteed coverage, regardless of your health.

Get started

Contact your benefits administrator for more information.

Submit your claim



Online at mybenefits.prudential.com

Log In > "My Claims" > "File a Supplemental Health Claim"

If you're a first-time user, you'll need to register before logging in.



¹ Benefits can be used for medical and non-medical expenses.

Product features may not be approved in all states.

This coverage is not health insurance coverage (often referred to as “Major Medical Coverage”).

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

These policies provide Accident insurance only. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE – THESE POLICIES DO NOT PROVIDE COVERAGE FOR SICKNESS.

Group Accident Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. **Prudential’s Accident Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and it does not provide reimbursement for such expenses.** The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. In Washington, the controlling document is the Certificate, not the Contract. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 83500.

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