

We have benefits that support your financial goals and priorities.



The Prudential Insurance Company of America (Prudential) is the rock you can rely on to move you forward during trying times. Our accident insurance helps you weather uncertainty so you can reach your financial goals and thrive. Learn more about how this benefit can fit into your overall financial picture.

→ Answers to frequently asked questions

Why do I need it?

Many people are not financially prepared for the unexpected costs that come with having an accident—consider the effect this could have on your financial future. This type of supplemental health benefit can help with accident-related costs that aren't covered by your health insurance or disability insurance plan, and at a relatively lower cost to you!

You should strongly consider an accident insurance policy if:

- You have small children
- You don't have a Health Savings Account
- You have an active lifestyle or partake in sporting activities
- You don't want to tap into your savings for an accident

What is accidental injury insurance?

An accident can happen anywhere, anytime, and to anyone. But you can be prepared with coverage that pays a cash benefit for covered injuries. This plan works with any other coverage you may have and helps fill gaps like co-pays and deductibles or it can help you pay for everyday expenses like childcare or groceries.* This means you can keep your hard-earned savings for something special.

Women, ages 20–64, suffered

6.2 million

injuries **from accidents** in 2019.¹



Accident insurance complements disability insurance by allowing you to claim benefits even if your injuries don't keep you out of work, and it complements health insurance if your injury requires medical care that's not covered by your medical plan.

What's covered?

Some commonly covered injuries and medical services include:

Injuries like:

- Fractures
- Burns—2nd and 3rd degree
- Concussions
- Lacerations
- Broken teeth

Medical services like:

- Ambulance (ground, air, or water)
- Emergency room visits
- Medical tests
- Medical appliances (like crutches)
- Physical therapy

Do I have to take a medical exam?

No. You're guaranteed coverage regardless of your health. There are no health questions to answer to get these benefits when you enroll. You just need to be actively at work on the day your coverage.

How much does it cost?

Coverage is more affordable than you might think. You can purchase accident insurance at affordable group rates. You can find your specific rates in the enrollment materials provided by your employer.

How do I file a claim?

Our claims process is as easy as 1, 2, 3:

1. Log in to: www.prudential.com/mybenefits.
First-time users: Click "Register Now."



Scan the code and submit a claim right from your mobile device.

2. Select "My claims" from the left side menu and click on the option to "File a supplemental health claim." Tell us what happened, when it happened, and who provided the treatment.
3. Give us permission to get information from your doctor, so you don't have to.

It's that simple!

Help is here

Need extra support? We can help.

For complete plan details or to explore other plan offerings, contact your benefits administrator.

1 Centers for Disease Control and Prevention. Data and Statistics WISQARS, 2019 data. <https://webappa.cdc.gov/sasweb/ncipc/nfirates.html>

* Benefits can be used for medical and non-medical purposes.

Product options may not be available in all states at this time.

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

This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services. IMPORTANT NOTICE—THIS POLICY DOES 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. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 83500.

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