

Consider accident insurance—even if you have a good medical plan



Accidents happen. And many people are not financially prepared for the unexpected out-of-pocket costs that come with them. Accident insurance can help provide a financial cushion so you can stay on track financially and focus on your recovery.

→ Answers to frequently asked questions

I have a good medical plan, so why do I need accident insurance?

An accident plan works to complement your medical coverage—paying in addition to what your health plan may or may not cover. It pays a lump sum amount directly to you to use however you choose, like for out-of-pocket* medical costs such as deductibles, co-pays, or non-covered services. You can even use it to help pay for everyday living expenses, like babysitters and take-out food, making recovery a little easier and helping you to safeguard your savings.

What types of services are covered?

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:

Injuries, like:

- Fractures
- Burns—2nd and 3rd Degree
- Concussion
- Laceration
- Broken Tooth

Medical services, like:

- Ambulance (Ground, Air or Water)
- Emergency Room Visit
- Medical Appliances (like crutches)
- Physical Therapy
- Medical Tests

25 million

ER visits are related to injuries **from accidents**[†]



How much would it cost?

Accident Insurance may be more economical than you think. It's designed to be an affordable way to complement your current medical plan. You can find your specific rates in the enrollment materials provided by your employer.

How are benefits paid?

We send payments directly to you, not your doctor, hospital, or any other health care provider. There's no coordination with any other coverage, so the amount you receive is in addition to other benefits you may have.

How does the plan pay benefits for fractures?

Prudential will bundle benefits for fracture claims. This means we'll pay your fracture claim and automatically bundle additional benefits including emergency room, physical therapy, X-rays, and doctor follow-up.

Is my family eligible to enroll for this coverage?

Yes. You can choose coverage for yourself as well as eligible family members.

Can I keep my coverage if I change jobs or retire?

Yes. If you change jobs or retire, you can take your coverage with you and continue paying the same group rates.

Is it simple to 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 QR code using your mobile device camera or a QR app.

2. Select "My claims" from the left side menu and click on the option to "File a claim/Report an absence."
3. Give us permission to get information from your doctor, so you don't have to.

We'll notify you when a claim decision is reached and send payments directly to you.

How can I find out more information?

Contact your benefits administrator for more information.

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

†CDC, 2019 <https://www.cdc.gov/nchs/fastats/emergency-department.htm>, accessed June 4, 2022.

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.