

# 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
- X-ray
- Medical Appliances (like crutches)
- Physical Therapy

# 40million

ER visits are related to  
injuries **from accidents**<sup>†</sup>



### Enroll from

November 1 to  
November 15, 2024

### 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.

### Do I have to answer medical questions to get this coverage?

No. You're guaranteed coverage regardless of your health when you enroll during your annual open enrollment period or if you experience a qualifying event. You just need to be actively at work on the day your coverage starts.

### 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.

### What additional benefits are included in the plan?

The following additional benefits are included in your plan:

**Wellness benefit<sup>††</sup>:** Every year, each covered person can receive \$50 for getting one covered health screening test, such as a blood test, chest x-rays, stress tests, colonoscopies, and mammograms.

**Transportation benefit:** This benefit pays you for travel expenses associated with a covered person's round-trip travel between his/her primary residence and a hospital or medical facility.

**Lodging benefit:** You can receive \$100 per day if a companion is accompanying a covered person while hospitalized.

### 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 supplemental health claim."
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 enroll or find out more information?

Contact your benefits administrator for more information.

<sup>\*</sup>Benefits can be used for medical and non-medical purposes.

<sup>†</sup>CDC, 2021 <https://www.cdc.gov/nchs/fastats/emergency-department.htm>, accessed February 29, 2024.

<sup>††</sup>The Screening/Wellness benefit is not available in all states.

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

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

**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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