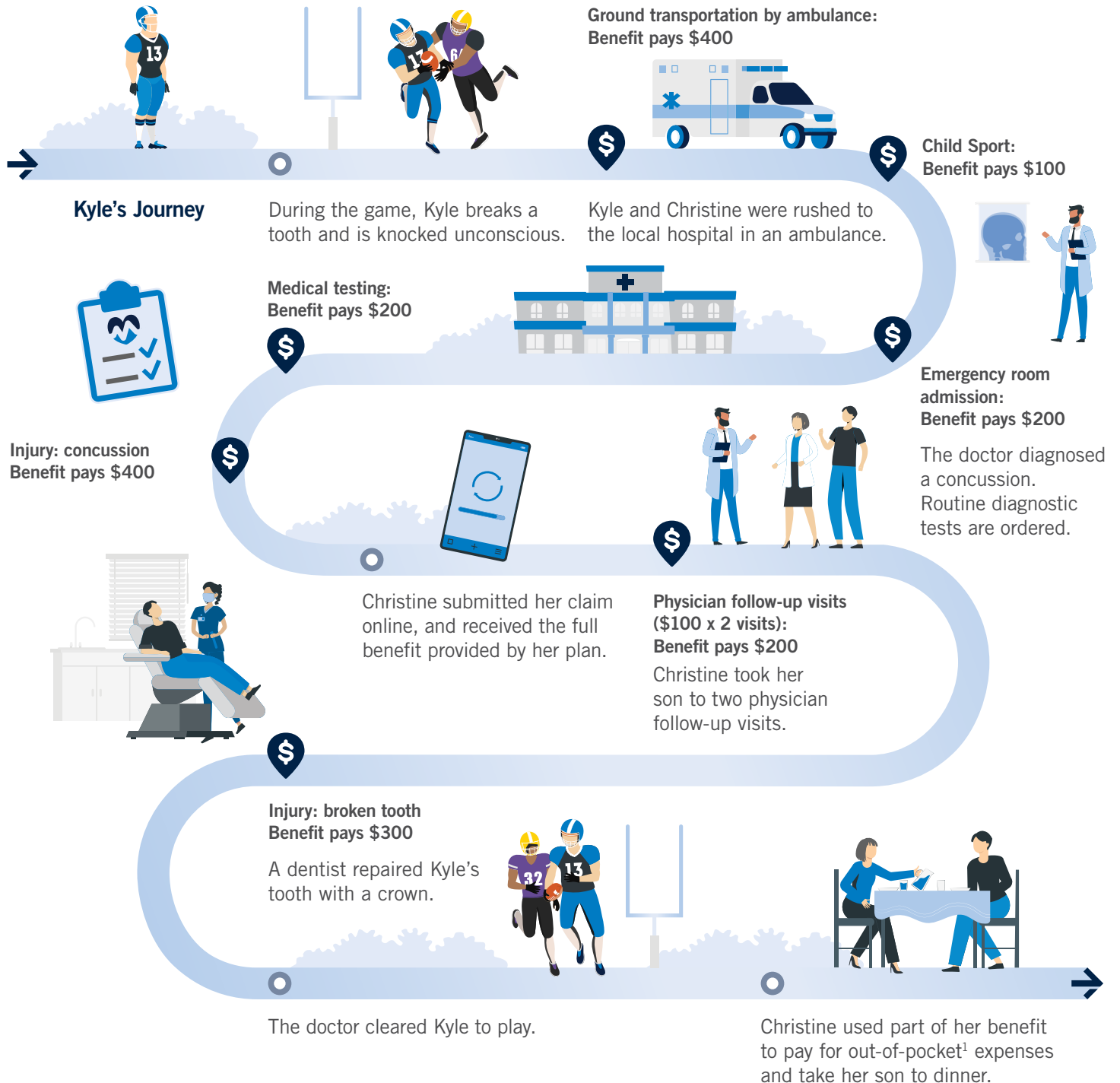


An unexpected accident can impact your financial health

Christine's son, Kyle, suffered a concussion playing in the homecoming football game. Although Christine had a good medical plan, the out-of-pocket¹ costs just kept adding up. Fortunately, Christine had enrolled in Accident Insurance issued by **The Prudential Insurance Company of America (Prudential)**. She was financially prepared and was able to help safeguard her savings.



➔ Accident Insurance benefits are simple to understand and easy to use.

Accident Insurance provided Christine with:

- Benefits regardless of what her medical plan may cover
- Guaranteed coverage regardless of her health
- Lump sum payments to use however she likes
- Ability to take the plan with her if she changes jobs or retires

The following injuries and services were covered under her policy, and Christine only had to submit one claim to Prudential.

Care Received After Injury	Benefit Amount*
Child Sport Benefit	\$100
Ambulance (ground)	\$400
Emergency Room	\$200
Concussion	\$400
Medical Testing	\$200
Physician Follow-Up (\$100 x 2 visits)	\$200
Broken Tooth	\$300
Total benefit — Accident Insurance	\$1,800

*Benefit amounts and covered conditions are based on a sample plan design. Actual plan design and benefits may vary.

Find out more about benefits that help protect your savings from the unexpected.

Contact your benefits administrator for more information.

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

Names/situations identified in this document are for example/hypothetical/illustrative purposes only.

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.

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.

Group Accident Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. This policy is not a substitute for, nor does it provide for medical coverage or Medicare as defined by federal law, and certain states may require the insured to have medical coverage in order to enroll. The policy or its provisions may include certain limitations and exclusions and vary or be unavailable in some states. Benefit provisions are subject to state and federal mandates. Future mandates will be incorporated into the plan as of the date required by law. If there is a discrepancy between this document and the policy/certificate issued by Prudential, the Group Contract will govern. For details concerning entire coverage, review your policy/certificate carefully. Contract Series: 83500.

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