



Accidents aren't planned. Your insurance can be.

→ You've got an exciting life. Support it with the right coverage.

A deep cut. A bad break. A serious sprain. A bloody lip. A torn ligament. A bruised ego.

We've all been there—tripped up by an accident and paying a hefty price.

Accident insurance, issued by **The Prudential Insurance Company of America**, can act as a painkiller for the unexpected financial impact of your hospital visit. It 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.

We can't stop accidents from happening, but we can help you to keep living an exciting life.



40 MILLION

ER Visits are related to injuries **from accidents***

➔ Benefits that have your back

Is it affordable? Because your employer's plan offers group rates, coverage may cost less than insurance you can buy on your own.

What's covered? Some commonly covered injuries and medical services include injuries like: fractures, burns-second-and-third degree, concussion, laceration, broken teeth. Medical services like: ambulance (ground, air or water), emergency room visit, medical appliances (like crutches), physical therapy.

Do I need 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 starts.

Can my loved ones enroll? Yes. You can choose coverage for yourself as well as eligible family members.

Which additional benefits are included in my plan? The following additional benefits are included in your plan:

Wellness benefit:[†] each covered person can receive \$100 every year for getting one health screening test, such as a blood test, chest x-ray, stress test, colonoscopy, or mammogram.

Transportation benefit: pays a covered person's roundtrip travel between his/her primary residence and a medical facility.

Lodging benefit: provides \$100 per day if a companion is accompanying a covered person while hospitalized.

Coverage that moves with your life. If you change jobs, you can take your coverage with you and continue paying the same group rates.

For more information or to apply. Contact your benefits administrator for more information.

[†]The Screening/Wellness benefit is not available in all states.

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

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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