Learn more about Accident Insurance

Frequently Asked Questions

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.

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 medical services including, but not limited to:

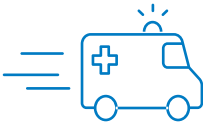
Injuries, like:

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

Medical services, like:

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

Nearly **30% of ER visits** are related to injuries from accidents.†



Monthly employee coverage‡ may **cost less than one ticket** to the movies.**

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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.

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.

Is the claim process easy?

Yes. Submitting a claim is simple. Choose how you want to send it to us—online, fax, phone, or paper—and our experts will take care of the rest. You only need one claim form per admission or hospital stay, no matter how many services you receive.

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. This coverage is portable, meaning you can take it with you. Your coverage will only end if you stop paying your premiums, which will be direct billed once we're notified of a change in your employment status.

Are there additional benefits included in the plan?

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.

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

†Centers for Disease Control and Prevention. Emergency Department Visits, 2016. https://www.cdc.gov/nchs/fastats/emergency-department.htm, accessed March 2021.

‡Premium is based on Prudential's standard plan designs. Actual costs may vary by group plan design.

**The Motley Fool, "Here's What the Average American Spends on These 25 Essentials," August 10, 2018. https://www.fool.com/slideshow/heres-what-average-americanspends-these-25-essentials/?slide=13, accessed March 2021.

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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