ACCIDENT INSURANCE

When employees have accidental injuries, it can have an impact on their employers. Consider the impact on individuals… When you factor in copays, deductibles, and other out-of-pocket medical and non-medical expenses, an accidental injury can really take its toll on an employee’s financial wellness.

According to an eye-opening white paper from Prudential, many American workers are simply not prepared for the financial effects of an accidental injury. Those stressors could lead to lost productivity at work. It’s no wonder employers are looking for ways to help employees protect their financial wellness. With Accident Insurance issued by The Prudential Insurance Company of America (Prudential), your employees get the coverage they need—without significantly increasing your cost or administrative burden.

Prudential’s Accident Insurance:
An innovative way to help protect financial wellness

Generally speaking, Accident Insurance pays a benefit for an injury resulting directly from an accident. Our approach strives to be more convenient and beneficial for employees and employers alike, by delivering:

- **Payments based on diagnosis.** A claim is paid at the time of diagnosis. No need to incur expense or undergo treatment.
- **Lump sum benefit payments that can be used any way an employee chooses.** Benefits can be used to cover out-of-pocket medical and non-medical costs and more, without restriction.
- **A streamlined, easy-to-understand claim process.** Limited medical evidence is required, making it easy for employees to file a claim and get paid faster. Employees can even file claims and check claims status online 24/7, or can use our standard process.
- **Greater flexibility in plan design,** because you choose what’s covered under the plan. Plus, this coverage can be integrated with Accidental Death & Dismemberment (AD&D) Insurance benefits for an even more robust offering.

It’s easy to implement and administer

Adding Accident Insurance to your group benefits platform is simple, with:

- A 100% employee-paid benefit.
- No evidence of insurability (EOI) required for employees and their qualified dependents.
- Full record keeping, claims, and billing support to reduce your administrative burden.

We’ll help educate and engage employees

Our team will recommend and execute enrollment activities needed to drive results, including:

- Targeted enrollment communications delivered via direct mail, email, or online (on yours, your third party administrator’s, or Prudential’s website);
- State-of-the-art interactive tools will help educate employees and drive participation in your plan;
- Fast, easy enrollment either online or through a licensed Prudential representative.

This is not a policy of Workers’ Compensation Insurance. The Employer does not become a subscriber to the Workers’ Compensation System by purchasing this policy, and if the Employer is a non-subscriber, the Employer loses those benefits which would otherwise accrue under the Workers’ Compensation Laws. The Employer must comply with the Workers’ Compensation Law as it pertains to nonsubscribers and the required notifications that must be filed and posted.
EXPERIENCE. SIMPLICITY.

From enrollment to administration and beyond, everything we do is designed to make benefits easier—for you and for your employees.

To learn more about Accident Insurance, please contact your Prudential representative.

1 Accident Insurance: Helping Employees Cope with Out-of-Pocket Non-Medical and Medical Expenses Stemming from Accidental Injuries, 2015.

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 Accident coverage is not comprehensive health insurance coverage (often referred to as “Major Medical Coverage”).

It does not satisfy the individual mandate of the Affordable Care Act. It does not meet the requirements of minimum essential coverage as defined by federal law.

Accidental Death & Dismemberment Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500.

Group Accident Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102. Prudential’s Accident Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical and medical expenses and 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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