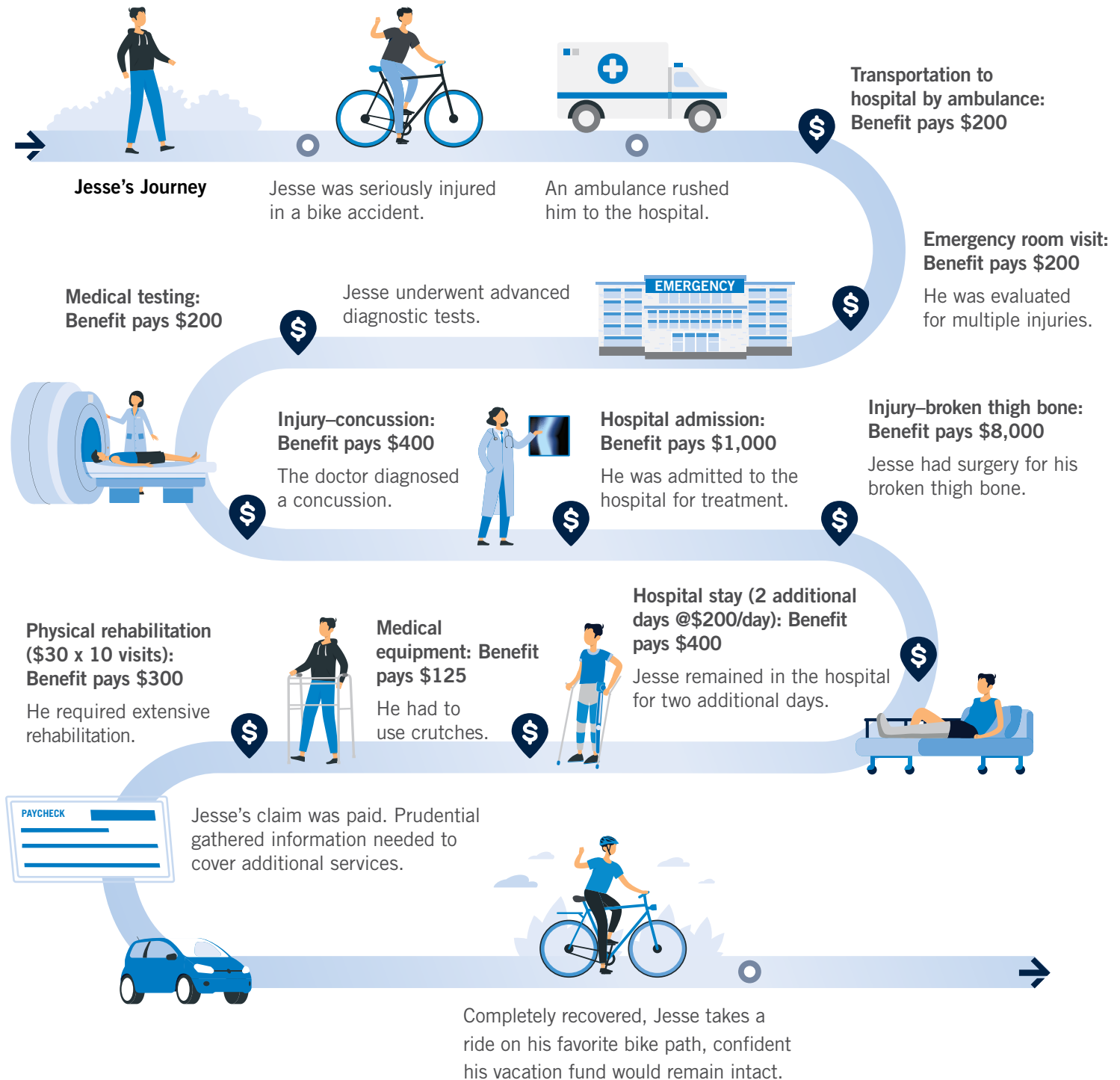


An unexpected accident can impact your financial health

Jesse suffered serious injuries when he collided with a car at an intersection. Although he had a good medical plan, the expenses[†] just kept adding up. But Jesse was smart to sign up for Accident Insurance from **The Prudential Insurance Company of America (Prudential)**, so he didn't need to dip into his savings.



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

Accident insurance provided Jesse with:

- Benefits regardless of what his medical plan may cover
- Automatic related treatment bundling
- Guaranteed coverage regardless of his health
- Lump sum payments to use however he likes
- Ability to take the plan with him if he changes jobs or retires

The following injuries and medical services were covered under his policy, and Jesse only had to submit one claim to Prudential.

Care Received After Injury	Benefit Amount*
Ambulance	\$200
Emergency room visit	\$200
Concussion	\$400
Medical testing	\$200
Hospital admission	\$1,000
Surgical repair for broken thigh	\$8,000
Hospital confinement (\$200/day for 2 days)	\$400
Medical equipment (crutches)	\$125
Physical therapy (\$30 for 10 visits)	\$300
Total benefit—Accident Insurance	\$10,825

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

No one plans to have an accident, but you can be financially prepared for it in case it happens. Find out more about benefits that help protect your savings from the unexpected.

Contact your benefits administrator for more information.

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

†Expenses may be medical or non-medical.

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

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. 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.

© 2024 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.