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.





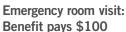


Transportation to hospital by ambulance: Benefit pays \$200

Jesse's Journey

Jesse was seriously injured in a bike accident.

An ambulance rushed him to the hospital.



Medical testing: Benefit pays \$100



Jesse underwent advanced diagnostic tests.



He was evaluated for multiple injuries.



Injury concussion: Benefit pays \$500

The doctor diagnosed a concussion.



Hospital admission: Benefit pays \$750

He was admitted to the hospital for treatment.

Injury broken thigh bone & anesthesia: Benefit pays \$10,100

Jesse had surgery for his broken thigh bone.

Physical rehabilitation (\$25 x 10 visits): Benefit pays \$250

He required extensive rehabilitation.



Medical equipment: Benefit pays \$50

He had to use crutches.



Hospital stay (2 additional days @\$100/day): Benefit pays \$200

Jesse remained in the hospital for two additional days.





Jesse's claim was paid within 5 days. He didn't need to coordinate benefits with his medical plan.



Jesse took a ride share to the pharmacy to pick up his prescription pain medicine.



He bought a new bike and helmet.



Completely recovered, Jesse takes a ride on his favorite bike path, confident his vacation fund would remain intact.





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

Accident Insurance provided Jess with:

- Benefits regardless of what his medical plan may cover
- 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	Medium Plan Benefit Amount
Ground Ambulance	\$200
Emergency room visit	\$100
Concussion	\$500
Medical testing	\$100
Hospital admission	\$750
Surgical repair for broken thigh	\$10,000
Anesthesia	\$100
Hospital confinement (\$100/day for 2 days)	\$200
Medical equipment (crutches)	\$50
Physical therapy (\$25 for 10 visits)	\$250
Total benefit—Accident Insurance	\$12,250

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.

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.

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[†]Expenses may be medical or non-medical.