



# Accident Insurance

*How this plan works*

We are all at risk for accidents, and regardless of your injuries, they will have financial implications. Hospital bills can add up quickly, and your insurance almost always requires out-of-pocket costs like deductibles, copayments, and more.

Accident Insurance provides cash benefits to help with expenses that may not be covered by your health insurance. Here's how Accident Insurance can help.

*Soccer Injury		*Car Accident	
You have the family plan. Your 13-year-old is injured during her soccer game. She is transported to the hospital via ambulance and diagnosed with a fractured leg that requires surgery. She is ultimately discharged the next day. You can submit a claim under the Accident Plan as follows:		You have the family plan. Your family is involved in a car crash leaving you with a concussion, ruptured disc in your neck, and numerous stitches landing you in the ICU and requiring surgery. Meanwhile, your son suffers a dislocated jaw and broken tooth. You can submit a claim under the Accident Plan as follows:	
Benefits Payable To You			
Ambulance	\$200	Ambulance	\$400 (2 at \$200)
Emergency care	\$150	Emergency care	\$300 (2 at \$150)
X-ray	\$50	X-rays	\$100 (2 at \$50)
Hospital admission	\$1,250	ICU Hospital Admission	\$2,500
Hospital confinement	\$250	ICU Confinement	\$500 (1 day)
Open tibia fracture	\$2,000	Non-ICU Confinement	\$500 (2 days)
General anesthesia	\$100	Concussion	\$200
Physician follow-up visits	\$150 (3 at \$50 each)	CAT Scan	\$150
Physical therapy visits (6)	\$150 (6 at \$25 each)	Ruptured disc	\$500
Total benefits paid	\$4,300	MRI	\$150
		Anesthesia	\$100
		Neck brace	\$50
		Laceration with stitches	\$200
		Dislocated jaw (open)	\$900
		Broken tooth	\$150
		Physician follow-up visits (2)	\$100 (2 at \$50 each)
		Physical Therapy for neck	\$250 (10 at \$25)
		Occupational Therapy for jaw	\$250 (10 at \$25)
		Total benefits paid	\$7,300

\*For illustrative purposes only

Visit [MeyerAndAssoc.com/Accident-Insurance](http://MeyerAndAssoc.com/Accident-Insurance)  
or call 973-774-7221 (Weekdays 8:30 a.m.–6 p.m. ET)



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**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. If you do not have other 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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