



# Accident Insurance Plan

*Issued by The Prudential Insurance Company of America*

Accidents happen—and protecting yourself ahead of time can make a huge difference financially. Even with health insurance, chances are you'll need money to cover out-of-pocket deductibles and co-pays, not to mention non-medical expenses that accompany an unexpected injury.

Accident insurance compliments your health insurance, especially if you have a high-deductible plan. It provides payments for specific injuries and treatments, and can make medical care more affordable.

Benefits are paid directly to you, so in addition to helping with medical costs not covered by insurance, you can use the money to cover anything from prescriptions to everyday living expenses.

## Features

- Fits any budget. Plans start at under \$10 per month
- Family coverage. Help protect your entire family for less than \$25 per month
- Anyone can qualify. There are no medical questions or physical exams
- Choose any doctor. You are free to go to any provider
- Simple claims process. Submit your claim and receive payment within days
- No restrictions. Benefits can be used for whatever purpose you choose



Over **1 in 4 adults** visits the ER at least once a year.<sup>1</sup>



More than **3.5 million children under age 15** are injured each year playing sports or participating in recreational activities.<sup>2</sup>



In 2019, about **258,000 American teens** were treated in the ER for injuries suffered in motor vehicle crashes.<sup>3</sup>

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

## Sample Benefits\*

Open Fractures	
Skull	\$3,000
Leg	\$1,000
Pelvis	\$750
Collarbone	\$700
Hand	\$300

Open Dislocations	
Hip	\$4,500
Spine	\$2,250
Shoulder	\$900
Collarbone	\$900
Rib	\$800

Eye and Tooth Injuries	
Eye Surgery	\$150
Removal of Foreign Object	\$75
Crown	\$150
Extraction	\$75
Filling	\$50

Surgical Repairs	
Torn knee cartilage	\$500
Rotator cuff	\$500

Other Benefits	
Ambulance Benefit	\$200–\$750
Emergency Care Benefit	\$25–\$150
Medical Testing Benefit	\$50–\$150
Therapy Services Benefit	\$25
Pain Management Benefit	\$100
Medical Appliance Benefit	\$50–\$250
Prosthetic Device Benefit	\$250–\$1,000
Inpatient Surgery Benefit	\$100–\$1,000
Hospital Benefit	\$100–\$1,250
Paralysis Benefit	\$2,500–\$10,000
Transportation and Lodging Benefits	varies

Burns	
2nd Degree	\$700–\$1,500
3rd Degree	\$3,000–\$6,000

Additional Injuries	
Coma	\$5,000
Concussion	\$200

\*More benefits are available under this plan. The Insurance Certificate contains complete details.

<sup>1</sup> National Center for Health Statistics, Centers for Disease Control and Prevention (CDC), [www.CDC.gov](http://www.CDC.gov), 2019.

<sup>2</sup> Sports Injuries Statistics, Stanford Medicine Children's Health, [www.stanfordchildrens.org](http://www.stanfordchildrens.org), accessed August 2022.

<sup>3</sup> Teen Drivers: Get the Facts, Centers for Disease Control and Prevention (CDC), [www.CDC.gov](http://www.CDC.gov), 2020.

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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.**

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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