

Accident Insurance Plan Summary

Coverage Effective: 1/1/2024

Accident Insurance issued by **The Prudential Insurance Company of America (Prudential)** pays you regardless of what your medical plan covers. Your benefits are paid directly to you to spend however you like, including out-of-pocket medical and non-medical costs or everyday living expenses.

Below is a summary of the benefits included in the coverage available to you, your spouse and child(ren). For a complete list of benefits, limitations and exclusions, please refer to your Certificate of Coverage.

This is a summary of benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the group contract issued by The Prudential Insurance Company of America, the terms of the group contract will govern.

Coverage Summary

Eligibility	All active, full-time employees working a minimum of 30 hours per week.
Employee termination age	Employee - Age 100
Spouse termination age	Dependent Spouse - Age 100
Child(ren) termination age	Dependent Child - Age 26
Guaranteed Issue	All coverages

Type of Loss

Type of Loss	Benefit Amount High Plan	Benefit Amount Low Plan
Fracture Benefit	Up to Closed \$5,000 / Open \$10,000	Up to Closed \$750 / Open \$1,500
Dislocation Benefit	Up to Closed \$4,000 / Open \$8,000	Up to Closed \$750 / Open \$1,500
Burn Benefit	Up to \$15,000	Up to \$2,500
Skin Graft – Due to Burns	50% of Burn Benefit	50% of Burn Benefit
Skin Graft – Not due to Burns	Up to \$2,000	Up to \$500
Eye Injury Benefit	Up to \$400	Up to \$200
Laceration Benefit	Up to \$800	Up to \$400
Torn Knee Cartilage Benefit	\$1,000	\$350
Torn, Ruptured or Severed Tendon/ Ligament/Rotator Cuff Benefit	Up to \$1,500	Up to \$750
Broken Tooth Benefit	Up to \$450	Up to \$225

Additional Injuries Benefit	Benefit Amount High Plan	Benefit Amount Low Plan
Concussion	\$200	\$100
Coma	\$15,000	\$5,000
Ruptured Disc with Surgical Repair	\$1,000	\$250
Puncture Wound	\$100	\$25

Hospital Benefits	Benefit Amount High Plan	Benefit Amount Low Plan
Non-ICU Hospital Admission	\$2,000	\$1,000
ICU Hospital Admission	\$4,000	\$2,000
Non-ICU Hospital Confinement	\$200	\$100
ICU Confinement	\$400	\$200
Inpatient Rehabilitation Benefit	\$150	\$75
Transportation Benefit	\$300	\$100
Lodging Benefit	\$200	\$75

Optional Benefits and Provisions	Benefit Amount High Plan	Benefit Amount Low Plan
*Wellness Benefit¹	\$75	\$75
Emergency Care Benefit	Up to \$200	Up to \$100
Child Organized Sports Benefit	25%	25%
X-Ray Benefit	\$400	\$50

* For a complete list of benefits, limitations, and exclusions, please refer to your Certificate of Coverage.

Paralysis Benefit	Benefit Amount High Plan	Benefit Amount Low Plan
Four Limbs	\$40,000	\$20,000
Three Limbs	\$30,000	\$15,000
Two Limbs	\$20,000	\$10,000
One Limb	\$10,000	\$5,000

Above is a summary of the benefits included in the coverages available to you. This coverage may include Emergency and Non-Emergency benefits. For a complete list of benefits, limitations, and exclusions, please refer to your Certificate of Coverage.

¹ The Health Screening/Wellness Benefit is not available in all states. All Employees of MAPEI Corporation are eligible to receive this benefit if they qualify.

Accident Insurance is not a Medicare Supplement insurance plan. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the company. Accident Insurance is not medical coverage. It does not provide any type of medical coverage and is not a substitute for medical coverage or disability insurance. Accident Insurance may be coordinated with Medicare or Medicaid. As a result, certain benefits payable to you under these plans may result in a corresponding reduction in the Medicare or Medicaid benefits otherwise payable to you.

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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