Kuakini Health System

Why you should consider Accident Insurance

Accidents can happen to anyone, at any time. In 2018, there were 35 million injury-related emergency room visits.[*] Many people are not financially prepared for the unexpected costs of an injury. Accident Insurance can help you focus on your recovery rather than on how you will pay for the care you need. Have you considered the following?

- **Even a good medical plan can leave you with out-of-pocket expenses.**[†] The financial impact of an accident is often surprising. From deductibles and co-pays to additional everyday expenses, it may push you off track financially.
- **Accident Insurance pays regardless of what your medical plan may cover.** An accident plan works to complement your medical coverage. There's no coordination of benefits with other coverages, so you get the full benefit provided by your plan.
- **You get a lump sum payment to use however you like**—for medical deductibles, co-pays, or non-covered services. You can even use it for everyday expenses, like babysitters and take-out food, making your recovery a little easier.
- **It's quick and easy to use.** We're ready however you want to work with us. You can submit claims online, by fax, over the phone, or mail.

Monthly employee coverage[§] may **cost less than one ticket** to the movies.[**]

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Prudential

Accident Insurance helps you manage expenses—so you can stay on track financially

Accident Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, pays you for a wide range of injuries and medical services including, but not limited to:

Injuries, like

- Fractures
- Burns--2nd and 3rd Degree
- Concussion
- Laceration
- Broken Tooth

Medical services, like

- Ambulance (Ground or Air)
- Medical Appliances (like crutches)
- Medical Tests

40%

of employees would **struggle to pay a $400 emergency expense.**[††]

How can I enroll or learn more?

Contact your benefits administrator for more information.

Please refer to your Outline of Coverage provided by your employer for a complete list of all covered conditions and amount each benefit pays.

[*]Centers for Disease Control and Prevention. Emergency Department Visits, 2018. https://www.cdc.gov/nchs/fastats/emergency-department.htm, accessed March 2021.

[†]Benefits can be used for medical and non-medical purposes.

[§]Premium is based on Prudential's standard plan designs. Actual costs may vary by group plan design.

[**]The Motley Fool, "Here's What the Average American Spends on These 25 Essentials," August 10, 2018. https://www.fool.com/slideshow/heres-what-average-americanspends-these-25-essentials/?slide=13, accessed March 2021.

[††]Board of Governors of the Federal Reserve System, "Report on the Economic Well-Being of U.S. Households in 2017." May 2018.

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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