

# ▶ ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE



No one wants to believe the worst could happen. But with accidents being the leading cause of death for people under 45,<sup>1</sup> the risk of accidental death is real and worth protecting against.

Most Americans are not adequately prepared for the financial risks associated with a significant medical event or premature or accidental death, because:

- ▶ 66% of Americans live paycheck to paycheck<sup>2</sup>
- ▶ Nearly 52% have less than \$10,000 in savings<sup>3</sup>
- ▶ 22% have less than \$1,000 in savings<sup>3</sup>

Accidental Death & Dismemberment (AD&D) Insurance issued by The Prudential Insurance Company of America (Prudential) can help protect employees against the financial risk of death and severe injuries or conditions, such as dismemberment or coma, that result from an accident event.

## ▶ EXPERIENCE. SIMPLICITY.

Everything we do is designed to make benefits easy—for you and your employees. To learn more about Accidental Death and Dismemberment Insurance, please contact your Prudential representative.

### Flexible options to help protect against the financial risk of accidental death

You decide who's covered, how much is covered, and who pays for coverage. Basic coverage is generally offered as an employer-paid benefit to the employee only. AD&D can also be made available as a voluntary or employee-paid option for the employee, their spouses or domestic partners (in states where they are recognized), and eligible children. Evidence of insurability is never required, so applicants can't be turned down for health reasons.

What's more, our AD&D plans are available on a stand-alone basis or as a supplement to Basic and Voluntary, employee-paid Term Life Insurance coverages. Employees can be covered 24/7 or just on a non-occupational basis. You also have the option to tailor your Basic and Voluntary, employee-paid AD&D Insurance contract with the following provisions and benefits. For a full list, please see your Prudential representative.

- ▶ Seat belt and air bag benefits provide an additional payment if an insured dies while riding in a car and properly using a seat belt, or the car is equipped with airbags.
- ▶ Provisions for loss due to coma, exposure and disappearance, felonious assault, and employee/spouse/domestic partner joint death help protect an insured for these special circumstances.
- ▶ Spouse or child tuition reimbursement, day care expenses, and surviving spouse benefits help maintain financial wellness for dependents after an accidental death.

**THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NONSUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.**

## We'll help educate and engage employees

If you choose to offer AD&D as an optional employee-paid benefit, our experienced team will recommend and execute enrollment activities needed to drive results, including:

- ▶ Targeted enrollment communications delivered via direct mail, email, or online (on yours, your third party administrators, or Prudential's website).
- ▶ Engaging interactive tools will help educate employees and drive participation in your plan.
- ▶ Fast, easy enrollment either online or through a licensed Prudential representative.

<sup>1</sup> National Vital Statistics Reports, Deaths: Leading Causes for 2012.

<sup>2</sup> American Payroll Association, Getting Paid in America Survey, 2014.

<sup>3</sup> Financial Wellness Index Research, April 2014.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York Department of Financial Services.

**IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

Basic and Voluntary Accidental Death & Dismemberment and Basic and Voluntary, employee-paid Term Life Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500.

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