



# Accident Insurance Plan Summary

Asbury Communities

Coverage Effective: 1/1/2021

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 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.

Type Of Loss	Benefit Amount
Fracture Benefit	Up to \$3,000 Closed/Open \$6,000
Dislocation Benefit	Up to \$2,000 Closed /Open \$4,000
Burn Benefit	Up to \$10,000
Eye Injury Benefit	Up to \$400
Laceration Benefit	Up to \$600
Torn Knee Cartilage Benefit	Up to \$750
Torn, Ruptured or Severed Tendon/Ligament/Rotator Cuff Benefit	Up to \$1,400
Broken Tooth Benefit	Up to \$300
Additional Injuries Benefit	Benefit Amount
Concussion	Up to \$150
Coma	Up to \$10,000
Ruptured Disc with Surgical Repair	Up to \$750
Puncture Wound	Up to \$50

Hospital Benefits	Benefit Amount
Non-ICU Hospital Admission	Up to \$1,000
ICU Hospital Admission	Up to \$1,000
Non-ICU Hospital Confinement	Up to \$200
ICU Confinement	Up to \$400
Inpatient Rehabilitation Benefit	Up to \$100
Transportation Benefit	Up to \$300
Lodging Benefit	Up to \$125

Optional Benefits and Provisions	Benefit Amount
Child Care Benefit	Up to \$25

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

Accidental Death Benefit	Benefit Amount
Basic Accidental Death Benefit- Employee	\$30,000
Basic Accidental Death Benefit- Spouse	\$15,000
Basic Accidental Death Benefit-Children	\$7,500
Accidental Death - Common Carrier- Employees	\$90,000
Accidental Death - Common Carrier- Spouse	\$45,000
Accidental Death-Common Carrier- Children	\$22,500
Accidental Dismemberment Benefit	\$30,000
*Catastrophic Loss Benefit	\$30,000

\*Catastrophic Loss Benefit includes loss of sight, hearing and speech.

Paralysis Benefit	Benefit Amount Low Plan
Four Limbs	\$10,000
Three Limbs	\$7,500
Two Limbs	\$5,000
One Limb	\$2,500

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.

Accident insurance may cost less than you think. Your Monthly rates are outlined below.

Coverage Options	Monthly Cost to you
Employee	\$7.18
Employee and Spouse	\$11.55
Employee and Child/ren	\$12.41
Employee and Family	\$19.83

<sup>1</sup> The Health Screening/Wellness Benefit is not available in all states.

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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