

▶ Accident Insurance

Frequently Asked Questions

We're here to help

Accidents happen. And many people are not financially prepared for the unexpected out-of-pocket costs³ that come with them. Accident Insurance can help provide a financial cushion so you can focus on your recovery.

I have a good medical plan, so why do I need Accident Insurance?

An accident plan works to complement your medical coverage — paying in addition to what your health plan may or may not cover. It pays a lump-sum amount directly to you to use however you choose, like for out-of-pocket medical costs such as deductibles, co-pays, or non-covered services. You can even use it to pay for everyday living expenses, like babysitters and take-out food, making recovery a little easier and helping you stay on track financially.

What types of services are covered?

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

Injuries, like

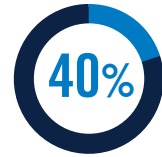
- ▶ Fractures
- ▶ Burns — 2nd and 3rd Degree
- ▶ Concussion
- ▶ Laceration
- ▶ Broken Tooth

How much would it cost?

Accident Insurance may be more economical than you think. It's designed to be an affordable way to complement your current medical plan. Monthly coverage⁴ for a family may cost less than a trip to the movies for three, while employee-only coverage⁴ may cost less than the price of just one ticket.⁵ You can find your specific rates in the enrollment materials provided by your employer.

How are benefits paid?

We send lump-sum payments directly to you, not your doctor, hospital, or any other health care provider. There is no coordination with any other coverage, so the amount you receive is in addition to other benefits you may have. And you can spend your benefit however you see fit—like medical co-pays, deductibles, or non-covered services, as well as everyday living expenses.



40%
of employees would struggle to pay a \$400 emergency expense.¹



20%
of Americans will visit the ER each year.²

Is the claim process easy?

Yes. Submitting a claim is simple. Choose how you want to send it to us — by phone or paper — and our experts will take care of the rest. If you miss something, we'll give you a call to help you complete your claim. You only need one claim form per admission or hospital stay, no matter how many services you receive. Best of all, we typically make a benefit decision within 5 business days,⁶ so you can focus on your recovery.

Do I have to answer medical questions to get this coverage?

No. You're guaranteed coverage regardless of your health when you enroll during your annual open enrollment period or if you experience a qualifying event. You just need to be actively at work on the day your coverage starts. It's that easy.

Is my family eligible to enroll for this coverage?

Yes. You can choose coverage for yourself as well as eligible family members.

How can I enroll or find out more information?

To enroll for coverage, visit www.myworkday.com/brunswick. To learn more or if you have questions, please contact **1-877-920-4778**, M-F, 8am to 8pm ET.

¹ Board of Governors of the Federal Reserve System, "Report on the Economic Well-Being of U.S. Households in 2017." May 2018.

² CDC, 2017.

³ Benefits can be used for medical and non-medical purposes.

⁴ Premium is based on Prudential's standard plan designs. Actual costs may vary by group plan design.

⁵ 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-american-spends-these-25-essentials/?slide=13> (retrieved March 6, 2019)

⁶ Applies to submitted claims with all necessary information to process the claim.

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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