



Accident Insurance Plan Summary and Rate Sheet

Diversified Holding Co.

Coverage Effective: 1/1/2022

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/domestic partner 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.

Accidental Death Benefit	Benefit Amount High Plan	Benefit Amount Low Plan
Basic Accidental Death Benefit- Employee	\$50,000	\$25,000
Basic Accidental Death Benefit- Spouse/Domestic Partner	\$25,000	\$12,500
Basic Accidental Death Benefit-Children	\$12,500	\$6,250
Accidental Death - Common Carrier-Employees	\$150,000	\$75,000
Accidental Death - Common Carrier-Spouse/Domestic Partner	\$75,000	\$37,500
Accidental Death-Common Carrier-Children	\$37,500	\$18,750
Accidental Dismemberment Benefit	Up to \$20,000	Up to \$10,000
*Catastrophic Loss Benefit	Up to \$100,000	Up to \$50,000

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

Type Of Loss	Benefit Amount High Plan	Benefit Amount Low Plan
Fracture Benefit	Up to \$4,000 Closed / Open \$8,000	Up to \$2,500 Closed / Open \$5,000
Dislocation Benefit	Up to \$3,000 Closed / Open \$6,000	Up to \$1,500 Closed / Open \$3,000
Burn Benefit	Up to \$10,000	Up to \$5,000
Eye Injury Benefit	Up to \$300	Up to \$150
Laceration Benefit	Up to \$400	Up to \$200
Torn Knee Cartilage Benefit	Up to \$750	\$500
Torn, Ruptured or Severed Tendon/Ligament/Rotator Cuff Benefit	Up to \$1,000	Up to \$750
Broken Tooth Benefit	Up to \$300	Up to \$150

Additional Injuries Benefit	Benefit Amount High Plan	Benefit Amount Low Plan
Concussion	\$400	\$200
Coma	\$10,000	\$5,000
Ruptured Disc with Surgical Repair	\$1,000	\$500
Puncture Wound	\$100	\$50

Hospital Benefits	Benefit Amount High Plan	Benefit Amount Low Plan
Non-ICU Hospital Admission	\$1,500	\$1,000
ICU Hospital Admission	\$1,500	\$1,000
Non-ICU Hospital Confinement	\$300	\$200
ICU Confinement	\$600	\$400
Inpatient Rehabilitation Benefit	\$200	\$100
Transportation Benefit	\$400	\$200
Lodging Benefit	\$200	\$100

Paralysis Benefit	Benefit Amount High Plan	Benefit Amount Low Plan
Four Limbs	\$20,000	\$10,000
Three Limbs	\$15,000	\$7,500
Two Limbs	\$10,000	\$5,000
One Limb	\$5,000	\$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.

Insurance Rates

Accident insurance may cost less than you think. Your Bi-Weekly rates are outlined below.

Coverage Options	Bi-Weekly Cost to you	
	High Plan	Low Plan
Employee	\$6.50	\$4.13
Employee and Spouse/Domestic Partner	\$9.44	\$5.99
Employee and Child/ren	\$10.34	\$6.37
Family	\$15.82	\$9.81

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.

Specialist Note: Important Notice for New York Residents applies only if there are lives residing in New York.

[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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