



EQUITABLE



Accident Insurance



Protection for when the unexpected happens

With accident insurance, you can manage the costs and stress of falls, sports injuries or other unexpected accidents.



Accidents can happen at any time

Americans visit the emergency room for injury-related visits 42.2 million times each year.¹



Many would have a hard time paying for costs related to those injuries

Two-thirds of Americans would struggle to pay \$1,000 in an emergency.²



The right accident insurance policy can help

Our plan covers many types of accidents, and pays a cash benefit if you or your dependents are injured as part of a covered accident. Benefits are paid directly to you, so you can use the money however you need to.

Accident insurance

What it does



Pays a cash benefit directly to you if you or your dependents are injured as part of a covered accident, regardless of whether it's covered by your medical insurance.

How it works



In the event of a covered accident, submit a claim to receive prompt payment. Payment is made directly to you, so you can use it as you see fit.

What it doesn't do



Provide payment for injuries or accidents that aren't part of the covered list. Check with your benefits representative for your company's specific plan details.

What's covered?



Injuries and expenses, including:

- Accidental death & dismemberment (AD&D)
- Fractures
- Burns
- Surgery
- Hospital visits
- Medical devices
- Physical therapy
- X-rays

In most states, the policy also includes wellness benefits, providing an additional cash payment when an approved wellness screening is completed.

You decide how to use your payment



- Deductibles and co-pays
- Rehab costs
- Utility or credit card bills
- Childcare
- Other financial support

To learn more, visit equitable.com/employeebenefits.

1 Source: National Hospital Ambulatory Medical Care Survey: 2016 Emergency Department Summary Tables, tables 1, 4, 11, 14, 24, 25.

2 Source: The Associated Press-NORC Center for Public Affairs Research. (<https://investedwallet.com/personal-financestatistics/>).

This coverage does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage"), and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Policy form MOEBP19 ACC and state variations.

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