

LIFE'S FULL OF UNKNOWNS: ACCIDENT INSURANCE HAS YOUR BACK



Learn why Accident Insurance is important and how to enroll.



Accidents shouldn't happen often, but when they do, they can quickly throw your financial progress and budget off track. Accident insurance can help provide a financial safety net, ensuring you can stay financially stable and focus on getting better.

An accident plan complements your medical plan, paying a lump sum—in addition to any other coverage—directly to you.¹ You can use funds in any way you choose—like to help with out-of-pocket medical and non-medical costs, or even everyday living expenses, like paying rent or ordering takeout—to make recovery easier.

Here are answers to a few frequently asked questions.

What does Accident Insurance cover?

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

- Fractures and dislocations
- Concussions
- Broken teeth
- Ambulance (ground, air, or water)
- Emergency room visits
- Lacerations

Additional features

The Health Screening benefit^{2,3} pays each covered person \$100 for getting a covered screening test.

How does enrollment work?

You can choose coverage for yourself as well as eligible dependents. Please refer to your enrollment materials to view specific rates. You don't need to answer health questions and are guaranteed coverage, regardless of your health.

How can I enroll?

Contact your benefits administrator for more information.

HITACHI

Hitachi Benefit Pool

1085142-00003-00



Prudential

Two ways to submit your claim



The Prudential MyBenefits mobile app

Download the app

Apple Store



Google Play



Online at mybenefits.prudential.com

Log In > "My Claims > "File a Supplemental Health Claim"

Effective January 1, 2026, **The Prudential Insurance Company of America (Prudential)** will be the new provider for Accident Insurance.

If you're a first-time user, you'll need to register before logging in, using Control Number 72654.

¹ Benefits can be used for medical and non-medical expenses.

² The health screening benefit is payable once per calendar year, per covered person, if the covered person receives a covered health screening test while not confined in a hospital.

³ The health screening benefit is not available in all states and may be referred to as a wellness benefit or health screening benefit in your certificate.

Product features may not be approved 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 Hospital Indemnity 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. In Washington, the controlling document is the Certificate, not the Contract. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 83500.

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