

How accident insurance can help enhance your benefits package

When the unexpected happens, accident insurance can help employees manage the costs associated with injuries.

Accidents can happen at any time

42.2 million

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



2/3

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

Offering the right accident insurance can help

This coverage provides a cash payment for injuries and expenses, including:

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

Why choose Equitable?

It's simple to offer



100% employee-paid option, with policies issued to a minimum of five enrolled employees or 10% of eligible employees, whichever is greater.

Enrollment is simple



No health questions or limitations for pre-existing conditions.

Flexible enrollment options are available.

Benefits are paid directly to employees



Robust benefit schedule that pays a direct cash benefit if employees or dependents are injured as part of a covered accident.

Employees can use payment as they see fit.

Benefits are payable, regardless of other coverages.

Great benefits for your employees



Affordable group rates.

Family coverage options available.

Wellness benefit available in most states, providing an additional cash payment when an approved wellness screening is completed.

No calendar year maximums.

HSA-compatible.

Suite of Insurance Products



Dental



Vision



Life



Short-Term
Disability



Long-Term
Disability



Accident



Critical
Illness

To learn more, visit equitable.com/employeebenefits.

1 Source: National Hospital Ambulatory Medical Care Survey: 2016 Emergency Department Summary Tables, # 1, 4, 11, 14, 24, 25. https://www.cdc.gov/nchs/data/nhamcs/web_tables/2016_ed_web_tables.pdf.

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

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.

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.

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