

The Accidental Death & Dismemberment (AD&D) Insurance, issued by The Prudential Insurance Company of America, is designed to protect employees from the financial risks associated with accidental death and severe injuries, such as dismemberment or coma. This insurance can be offered as an employer-paid benefit for employees, with options for voluntary or employee-paid coverage that extends to spouses, domestic partners, and eligible children, without requiring evidence of insurability. Coverage can be tailored to include benefits such as additional payments for deaths occurring while using a seat belt or in vehicles equipped with airbags, as well as provisions for special circumstances like coma, exposure, disappearance, and joint deaths. Additional benefits include tuition reimbursement for dependents, daycare expenses, and support for surviving spouses to ensure financial stability after an accidental death. It is important to note that this policy does not provide workers' compensation coverage, and employers must comply with relevant workers' compensation laws. The policy is strictly for accidental death and dismemberment and does not cover sickness or provide basic medical insurance. For further details, including exclusions and limitations, policyholders are encouraged to consult the Booklet-Certificate or contact their Prudential representative.