



# Accident Insurance Plan Summary and Rate Sheet

EAB Global, Inc.

Coverage Effective: 1/1/2026

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 and non-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.

Coverage Summary	
Eligibility	All active, full- time & part-time employees, working a minimum of 20 hours per week.
Employee termination age	Employee - Age 100
Spouse/Domestic Partner termination age	Dependent Spouse/Domestic Partner - Age 100
Child(ren) termination age	Dependent Child - Age 26
Guaranteed Issue	All coverages

Type of Loss	Benefit Amounts
Fracture Benefit	Up to Closed \$4,000 / Open \$8,000
Dislocation Benefit	Up to Closed \$3,000 / Open \$6,000
Burn Benefit	Up to \$10,000
Skin Graft – Due to Burns	50% of Burn Benefit
Eye Injury Benefit	Up to \$300
Laceration Benefit	Up to \$600
Torn Knee Cartilage Benefit	\$750
Torn, Ruptured or Severed Tendon/ Ligament/Rotator Cuff Benefit	Up to \$1,000
Broken Tooth Benefit	Up to \$300

<b>Additional Injuries Benefit</b>	<b>Benefit Amounts</b>
<b>Concussion</b>	\$500
<b>Coma</b>	\$15,000
<b>Ruptured Disc with Surgical Repair</b>	\$2,000

<b>Hospital Benefits</b>	<b>Benefit Amounts</b>
<b>Non-ICU Hospital Admission</b>	\$1,500
<b>ICU Hospital Admission</b>	\$3,000
<b>Non-ICU Hospital Confinement</b>	\$300
<b>ICU Confinement</b>	\$600
<b>Inpatient Rehabilitation Benefit</b>	\$200
<b>Transportation Benefit</b>	\$400
<b>Lodging Benefit</b>	\$200

<b>Optional Benefits and Provisions</b>	<b>Benefit Amounts</b>
<b>*Wellness Benefit<sup>1</sup></b>	\$50
<b>Emergency Care Benefit</b>	Up to \$250
<b>Prescription Drug Benefit</b>	\$10
<b>Child Organized Sports Benefit</b>	25%
<b>X-Ray Benefit</b>	\$150

\* For a complete list of benefits, limitations, and exclusions, please refer to your Certificate of Coverage.

<b>Paralysis Benefit</b>	<b>Benefit Amounts</b>
<b>Four Limbs</b>	\$20,000
<b>Three Limbs</b>	\$15,000
<b>Two Limbs</b>	\$10,000
<b>One Limb</b>	\$5,000

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 Semi-Monthly rates are outlined below.

Coverage Options	Semi-Monthly cost to you
Employee	\$3.11
Employee and Spouse/Domestic Partner	\$5.34
Employee and Child(ren)	\$5.99
Employee and Family	\$8.41

1 The Health Screening/Wellness Benefit is not available in all states. All Employees of EAB Global, Inc. are eligible to receive this benefit if they qualify.

**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.**

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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