MassMutual | Massachusetts Mutual Life Insurance Company

Worksite Stronger.

Don't Settle.

MassMutual's Group Accident Insurance: More Benefits + More Availability = Better Coverage.

The overall **EMERGENCY DEPARTMENT** visit rate was **47 VISITS PER 100 PEOPLE** in 2022.[1]

Many accident insurance plans fall short of providing the range of benefits that employees want for themselves and their family. And they're not all that you or your clients want to provide their employees either. Now MassMutual's new Group Accident Insurance has modernized benefits and offers employees a better choice: more equitable access and more plan design flexibility. They won't have to settle for less if they want more.

More covered accidents

Employers can choose from up to 166 covered benefits on MassMutual's Group Accident Insurance. Covered accident benefits include fractures and hospital admission/confinement benefits (both in– and outpatient), connective tissue damage benefit, prescription medication benefit, exploratory surgical benefits among others.

More equitable access

Our product protects employees everywhere. Ninety two rural hospitals have closed or been unable to continue providing inpatient services over the past 10 years in the U.S.,[2] potentially leaving many people far away from emergency room services. Urgent care facilities and other clinics have stepped in to fill the void. To address this new reality, we've revised the contract to eliminate barriers to getting lump-sum benefits for treatment of a covered accident at non-hospital facilities. Employees receive the same benefit for a covered accident regardless of the type of medical facilities in their area — and they can use it any way they choose.

More plan design flexibility

You can customize your clients' MassMutual Group Accident plan to match their needs and price by removing or adding many benefits and increasing or lowering each benefit's amount. This way, your clients can get a plan that really works for them and their employees.

We don't settle for average plans — and neither should you or your clients.

Benefits mentioned may vary by plan design.

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FOR USE IN NY ONLY. NOT FOR USE IN OTHER STATES.

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[1] The National Hospital Ambulatory Medical Care Survey, Emergency Department Visit Rates by Selected Characteristics: United States, 2022, Centers for Disease Control, August 15, 2024.

[2] American Hospital Association, Rural Hospitals at Risk: Cuts to Medicaid Would Further Threaten Access, 2025. https://www.aha.org/system/files/media/file/2025/06/Rural-Hospitals-at-Risk-Cuts-to-Medicaid-Would-Further-Threaten-Access.pdf

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MASSMUTUAL GROUP ACCIDENT INSURANCE PROVIDES LIMITED BENEFITS and DOES NOT PROVIDE COVERAGE FOR SICKNESS. This Accident insurance is NOT hospital or medical expense insurance or minimum essential coverage. In NY: This policy provides ACCIDENT 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.

This insurance, its name, or its provisions may vary or be unavailable in some states. This coverage has exclusions, limitations, reductions of benefits that may affect any benefits payable, and terms under which the policy may be continued in force or discontinued. Some benefits or options have limited availability based on age. For availability, cost, and coverage details contact your benefits advisor or MassMutual.

Group Accident Insurance (GPAC), (MM-GPAC-2021, MM-GCAC-2021 and MM-GPAC-2021 (NC) and MM-GCAC-2021 (NC) in North Carolina) is limited benefit non-participating group insurance. The GPAC policy and GCAC certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

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