Massachusetts Mutual Life Insurance Company

Worksite Stronger.

Accidents can happen

Protect your employees with
Group Accident Insurance from MassMutual®

NOT FOR USE IN NM AND NY.

FOR EMPLOYERS USE ONLY. NOT FOR USE WITH EMPLOYEES.

If one of your employees suffers an accidental injury, you want to be sure they have access to more facilities, so they have the best opportunity to recover. That's why it's important to think about MassMutual's Group Accident Insurance as a key benefit to help your employees.

Group Accident Insurance can provide benefits paid directly to them for injuries from a covered accident and employers can choose from up to 184 benefits for their plan. That lump sum benefit can be used for anything, such as to pay out-of-pocket medical costs that may not be covered by medical insurance, or to use to pay for living expenses or any other cost.

Why choose Group Accident Insurance?

If your company benefits include a high-deductible health plan, your employees may face significant out-of-pocket expenses that aren't covered if they are injured. They also may lose wages if they endure a lengthy recovery. Group Accident Insurance may help offset some of these costs and preserve their savings so they can focus on recovery. That's good for their health – and your company's well-being.

It also gives you the flexibility to work with your Financial Professional to add or remove most of the 184 covered benefits to get the right plan and cost for your employees. Plus, there are other advantages for you and your employees:

- As a voluntary plan, it strengthens your overall benefit plan at no additional cost to you.
- It may enhance employee recruitment, retention and satisfaction.
- You get end-to-end support: from onboarding through enrollment and on-going case management.
- For your employees, it's convenient to pay premiums through payroll deduction and they can keep the insurance even if they leave the company if premiums continue to be paid.[1]
- Emergency room, urgent care center, day hospital care, and telemedicine services are included so employees with limited access to hospitals or physicians can still get the covered benefits they need for an injury from a covered accident.

[1] Portability not available in Alaska and Vermont.

Here is a Hypothetical Example of How It Works:

An insured suffers a broken leg and receives the following benefits:

$1,900	for a broken leg at the Urgent Care facility
+ $75	for X-Ray
+ $100	for Pain Management
+$100	for crutches
+ $50	for physical therapy
+ $50	for Rehabilitation
= $2,275	paid directly to them

This is a hypothetical example. Actual experience and benefits may vary.

There are up to 184 covered conditions included in MassMutual's Group Accident Insurance:[2]

- Both fracture and dislocation benefits for hip, knee, forearm, foot, shoulder, elbow, wrist, collarbone, ankle and 18 more.
- Eye injury benefits, including removal of a foreign body and surgical repair and ear injuries.
- Knee cartilage, ruptured disc, connective tissue damage, laceration, hernia surgery thoracic surgery, and tendon/ligament surgery benefits.
- Benefits for blood, plasma and platelets care and post-traumatic stress disorder benefit (PTSD).
- An organized sports injury benefit that covers both insureds and, if included in the plan, their dependents.

MassMutual's Group Accident's covered conditions may include many services related to injury care for a covered accident:[2]

- Ground and air ambulance benefit
- Hospital admission and confinement benefits
- Major diagnostic exams as an additional care benefit
- Rehabilitative care benefits and chiropractic care benefits
- Family lodging and transportation benefits
- Additional care benefits for appliances, such as a wheelchair or walking boot
- A home healthcare benefit
- A Wellness Benefit Rider[3] for routine medical care screenings

[2] Not all benefits are included in all states. Benefits may vary by state and plan design.

[3] The Wellness Benefit Rider name, provisions and availability may vary by state.

Hassle-free administration

Seamless billing and administration support makes it painless for you to set-up a premium payment program through payroll deduction. And our dedicated case management teams will provide plan services for you and your employees.

Issue Ages

- **Employee:** Ages 18 to 75 (employee must be actively at work to apply).
- **Spouse:** Ages 18 to 75.
- **Dependent Children:**[4] under age 26 and unmarried.

Note: Dependent children aged 26 and older are eligible if they remain dependents due to medical, physical or developmental disabilities.

Underwriting

Group Accident insurance is Guaranteed Issue and includes options to purchase coverage for spouses and children. Underwriting class is Uni-Tobacco. Maximum benefits amounts vary by type of injury.

It makes sense to protect your employees from unexpected injuries. MassMutual's Group Accident Insurance can give them added security against mishaps that may occur.

[4] Coverage will end for each Dependent Child when they reach age [26], except if a child is disabled and remains dependent on the Certificate Owner due to disability. Proof of disability and dependency is required to continue coverage [and must be furnished to us within 31 days of the Dependent Child's turning age 26 and periodically thereafter].

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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 life insurance. The GPAC policy and GCAC certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.