Work + Life Empowered.

Accidents can happen

Protect yourself with Group Accident Insurance from MassMutual

No matter how careful you are, an accident can jolt your life sideways. Medical costs, time out of work and recovery from injuries can all take a hit on your life – and your money. If you get hurt, there will be expenses. That's why MassMutual's Group Accident Insurance may be an important option to consider.

Group Accident Insurance can provide a lump sum benefit paid directly to you if you suffer an injury from a covered accident. That benefit can be used to pay for anything such as out-of-pocket medical costs that may not be covered by your medical insurance. Or you can use it to pay for living expenses such as groceries or any other cost. It's totally up to you.

If a covered accident happens, you've got a benefit to help you

If you have a high-deductible health plan, you may face out-of-pocket expenses that your medical plan will not cover. You may also face a loss of income if you have a lengthy recovery from injury. Group Accident Insurance can help offset accident-related expenses and protect you from having to severely drain your savings.

- It's simple to enroll: if you are actively at work and in an eligible class, Group Accident Insurance from MassMutual is an employee benefit available through payroll deduction.
- It's a lump sum benefit paid directly to you that you can use anyway you wish.
- It may help protect your family: in many cases, you can choose coverage for your spouse and eligible dependents, too, if included in the plan.
- It offers broad protection: benefits are payable for a wide range of injuries from covered accidents.
- It's generally affordable: depending on the plan you are offered, it may only cost you a few dollars each month.
- It provides protection wherever you live: even if you are far from a traditional hospital, Group Accident Insurance provides benefits for an injury from a covered accident at an urgent care center.

A hypothetical example of how MassMutual's Group Accident Insurance works:

An employee breaks their arm over the weekend:[1]

- The insured has their arm x-rayed and set at the emergency room to treat the injury.

[1] Actual experience and benefits may vary.

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- They are advised to have two follow-up visits to make sure the arm is healing properly and ultimately to have the cast removed.
- They file a claim on their Group Accident Insurance.
- In this hypothetical example, they received **$1,525** in total benefits for a broken arm. The hypothetical Group Accident Insurance plan includes: $75 benefit for x-rays, a $1,300 benefit for a broken arm, and a $150 benefit for follow-up visits.

Covered benefits included in most Group Accident Insurance plans:[2]

- Both fracture and dislocation benefits for hip, knee, forearm, foot, shoulder, elbow, wrist, collarbone, ankle and more.
- Eye injury benefits, including removal of a foreign body and surgical repair.
- Ear injury benefits.
- Knee Cartilage Injury Benefit, Ruptured Disc Benefit, Laceration Benefit and Surgery Benefits such as hernia, thoracic, and tendon/ligament.

MassMutual's Group Accident's covered benefits may include services related to injury care for a covered accident:

- Ground and air ambulance benefit
- Hospital admission and confinement benefits
- Additional Care Benefits for medical appliances, home healthcare, and major diagnostic exams.

Regardless of where you are in life, it makes sense to protect you and your family from unexpected injuries. MassMutual's Group Accident Insurance can give you this added security against mishaps that may occur.

[2] Benefits mentioned may vary by state and plan. See your plan information for details.

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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.