



EMPLOYER

# Get ready, because unexpected things can always happen

## Group Accident Insurance

Even with the best preparations and precautions, accidents happen. Feeling unprotected and vulnerable can make employees distracted and unproductive. An injury due to an accident can create additional out-of-pocket expenses for your employees.

## Financial protection

Adding MassMutual@WORK Group Accident Insurance to your voluntary benefits offering can provide your employees with additional financial security. With group accident insurance, employees can feel financially prepared for the unexpected, with coverage that can provide a lump-sum benefit paid directly to them – to spend as they see fit. The potential comfort that comes with added financial protection may reduce employee stress, and could result in a more productive workforce, at no additional cost to you.

## Why it makes sense to offer group accident insurance

- With high-deductible health plans, employees may face more out-of-pocket medical expenses.
- The lump-sum benefit may be applied towards personal expenses, bills, and out-of-pocket medical costs, helping to protect employees' financial well-being.
- It's easy! Whether it is the administration of the plan, education for your employees, or receiving the benefit – we've made it simple for you and your employees.

**FOR EMPLOYER USE ONLY.  
NOT FOR USE WITH EMPLOYEES.**



## Who is group accident insurance right for?

Whether your employee is an athletic single or has an active family of five, everyone is vulnerable when it comes to accidents. Only 39 percent of Americans said they could cover a significant, unexpected expense outside his or her budget, such as \$1,000 for an emergency room visit, with cash they have on-hand in a savings account or checking account.<sup>1</sup> Accident insurance can help to fill that gap and allow your employees and their families to focus on recovery, without the additional financial pressure.

**Flexible.** Design coverage levels to complement your total benefits package.

**Convenient.** Coverage available to your employees and their families — provides a lump-sum benefit paid directly to them.

**Portable.<sup>2</sup>** Employees can take their coverage with them, if they leave the company.

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To learn more, visit [MassMutual.com/retirement/worksite-benefits](https://www.massmutual.com/retirement/worksite-benefits) or call 1-855-877-6161.

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<sup>1</sup> Bankrate “Survey: Fewer than 4 in 10 Americans could pay a surprise \$1000 bill from savings,” January 11, 2021. <https://www.bankrate.com/banking/savings/financial-security-january-2021/>

<sup>2</sup> Portability is not available in AK, CO, FL, KY, NJ, NY, OH, TN, VT.

MassMutual Group Accident Insurance provides limited benefits. Like most group accident and health insurance policies, this policy has exclusions and limitations that may affect any benefits payable. Some benefits have limited availability based on age. Benefits payable are subject to the terms and conditions of the policy. MassMutual has the right to change rates and may cancel the policy at any time. The policy, its name, benefits and provisions may vary or be unavailable in some states. See the actual policy or your MassMutual representative for specific provisions and details of availability.

Group accident insurance (GPAC), (MM-GCAC-2015 and MM-GCAC-2015(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.

