

# Group Accident Insurance

## ACCIDENT INSURANCE FACTS



**306,892**

estimated emergency department visits due to bicycle-related injuries in the U.S. in 2018.<sup>1</sup>



Emergency rooms in the United States handle **35 MILLION** injury related visits per year.<sup>2</sup>



For life's surprises, get **FINANCIAL PROTECTION**



**FAMILY COVERAGE** available for life's curve balls.

## FINANCIAL WELLNESS



**THE LUMP-SUM PAYMENT**

is sent directly to you to spend as you see fit.



**CAN BE USED FOR PERSONAL EXPENSES, BILLS**

or out-of-pocket medical costs

## SUMMARY OF BENEFITS



**ACCESS** to a lump-sum benefit.



**CONVENIENT** to apply for coverage through work.



It's **PORTABLE**<sup>3</sup> — you can take it with you even if you leave the company.

<sup>1</sup> Centers for Disease Control and Prevention. Web-based Injury Statistics Query and Reporting System (WISQARS). Atlanta, GA: Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. Available at <https://www.cdc.gov/injury/wisqars/LeadingCauses.html> 2018.

<sup>2</sup> Centers for Disease Control and Prevention. National Center for Health Statistics: Emergency Department Visits. Retrieved from <https://www.cdc.gov/nchs/fastats/emergency-department.htm>. 2018.

<sup>3</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.

