



Accident Insurance Plan Summary

Michigan State University

Coverage Effective: 01/01/2026

Accident Insurance issued by **The Prudential Insurance Company of America (Prudential)** pays you regardless of what your medical plan covers. Your benefits are paid directly to you to spend however you like, including out-of-pocket medical and non-medical costs or everyday living expenses.

Below is a summary of the benefits included in the coverage available to you, your spouse/Other Eligible Individual and child(ren). For a complete list of benefits, limitations and exclusions, please refer to your Certificate of Coverage.

This is a summary of benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the group contract issued by The Prudential Insurance Company of America, the terms of the group contract will govern.

Eligibility	Regular active full-time and part-time (50.0%-89.9%) support staff and faculty/academic staff with a continued appointment of nine months or more, working a minimum of 20 hours a week and their eligible dependent(s).
Employee termination age	Employee - Age 100
Spouse/Other Eligible Individual termination age	Dependent Spouse/Other Eligible Individual - Age 100
Child(ren) termination age	Dependent Child - Live birth through the end of the calendar year in which they turn 23
Guaranteed Issue	All Amounts

Basic Accidental Death Benefit-Employee	\$50,000
Basic Accidental Death Benefit-Spouse/Other Eligible Individual	\$25,000
Basic Accidental Death Benefit-Children	\$12,500
Accidental Death - Common Carrier-Employee	\$150,000
Accidental Death - Common Carrier-Spouse/Other Eligible Individual	\$75,000
Accidental Death - Common Carrier-Children	\$37,500
Accidental Dismemberment Benefit	Up to \$20,000
*Catastrophic Loss Benefit	Up to \$100,000

Type of Loss	Benefit Amount
Fracture Benefit	Closed: up to \$4,000 / Open: up to \$8,000
Dislocation Benefit	Closed: up to \$3,000 / Open: up to \$6,000
Burn Benefit	Up to \$10,000
Skin Graft – Due to Burns	50% of Burn Benefit
Skin Graft – Not due to Burns	Up to \$2,000
Eye Injury Benefit	Up to \$300
Laceration Benefit	Up to \$400
Torn Knee Cartilage Benefit	\$750
Torn, Ruptured or Severed Tendon/ Ligament/Rotator Cuff Benefit	Up to \$1,000
Broken Tooth Benefit	Up to \$300

Additional Injuries Benefit	Benefit Amount
Concussion	\$500
Coma	\$15,000
Ruptured Disc with Surgical Repair	\$2,000
Puncture Wound	\$100

Hospital Benefits	Benefit Amount
Non-ICU Hospital Admission	\$1,500
ICU Hospital Admission	\$2,500
Non-ICU Hospital Confinement	\$300
ICU Confinement	\$600
Inpatient Rehabilitation Benefit	\$200
Transportation Benefit	\$400
Lodging Benefit	\$200

Optional Benefits and Provisions	Benefit Amount
Emergency Care Benefit	\$250
Child Organized Sports Benefit	25%
X-Ray Benefit	\$100
Advanced Diagnostic Testing Benefit	\$150
Ambulance Benefit	Up to \$5,000
Blood/Plasma/Platelets Benefit	\$500
Doctor Follow-up Visit Benefit	\$75
Non-Emergency Initial Care Benefit	\$50
Joint Replacement Benefit	\$2,000
Medical Appliance Benefit	Up to \$1,000
Outpatient Intravenous (IV) Infusion Therapy Benefit	\$500
Pain Management Benefit	\$100
Prosthetic Device Benefit	Up to \$1,500
Exploratory Surgery Benefit	\$200
Other Outpatient Surgery Benefit	\$300
Telemedicine Services Benefit	\$25
Therapy Services Benefit	\$50
Alternative Therapy Benefit	\$50

Paralysis Benefit	Benefit Amount
Four Limbs	\$20,000
Three Limbs	\$15,000
Two Limbs	\$10,000
One Limb	\$5,000

Above is a summary of the benefits included in the coverages available to you. This coverage may include Emergency and Non-Emergency benefits. For a complete list of benefits, limitations, and exclusions, please refer to your Certificate of Coverage.

This coverage is not health insurance coverage (often referred to as “Major Medical Coverage”).

This type of plan is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

Group Accident Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's Accident Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and it does not provide reimbursement for such expenses. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 83500.

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