

INSURANCE FOR TEXAS PHYSICIANS

# TMA MEMBER ACCIDENT INSURANCE

Accidents can happen to anyone,  
but not everyone is prepared.



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# LIFE IS UNPREDICTABLE – NOW THERE’S A PLAN TO HELP YOU PREPARE

When an accident happens, you’ll need money fast—for out-of-pocket deductibles or co-pays, treatment, and other medical and non-medical expenses that accompany an unexpected injury. Even with comprehensive medical or disability income insurance, your finances could be impacted if you aren’t prepared. Thankfully, there’s Accident Insurance—now available as a benefit for TMA members. Coverage is issued by **The Prudential Insurance Company of America (Prudential)**, a company with over 100 years of group insurance experience.

Payments are made based on diagnosis so there’s no need to undergo treatment or provide proof of any expenses incurred prior to receiving payment. This will help you get paid faster. You can use your lump sum benefit however you like—to help pay for things like prescriptions and out-of-pocket deductibles or co-pays not covered by insurance, and day-to-day living expenses, among other things. Accident Insurance covers: fractures, dislocations, hospital stays (inpatient and outpatient), dental and eye injuries, burns, and much more.

## How accident insurance works



**Apply for Accident insurance.**  
Complete and submit your application or visit **TMAIT.org**



**Submit your diagnosis.**  
No need to undergo treatment or provide proof of expenses.



**Use your lump sum benefit**  
for out-of-pocket medical and non-medical expenses such as treatment, the mortgage, child care and more.

## Schedule of benefits

Covered Accidents	Low Plan	High Plan
Broken Tooth	\$50 - \$200	\$100 - \$400
Burns	\$500 - \$5,000	\$900 - \$7,000
Coma	\$10,000	\$12,000
Concussion	\$150 - \$300	\$300 - \$500
Dislocations	\$75 - \$2,000	\$125 - \$2, 500
Eye Injury	\$300	\$500
Fractures	\$65 - \$2,000	\$90 - \$2,500
Hernias	\$150 - \$500	\$250 - \$700
Lacerations	\$100 - \$600	\$175 - \$1,000
Paralysis	\$4,000 - \$15,000	\$7,500 - \$25,000
Ruptured Disc	\$500	\$700
Cartilage/Ligament/Tendon Tears/Rotator Cuff	\$600	\$800
Hospital Stay Less than 24 Hours	\$125	\$175
Hospital Confinement (per day) Maximum Duration - 30 days	\$200	\$250
Transportation (per trip) Maximum Trips - 3/Calendar Year	\$100	\$100
Lodging (per day) Maximum Duration - 60 Days/Calendar Year	\$150	\$150





## Plan benefits



Affordable premiums



Easy application



Coverage you keep even if you change jobs, as long as you remain a member



Reliable coverage. All plans are endorsed by TMA Insurance Trust and issued by Prudential

## Monthly premium rates

Rating Age	Low Plan Monthly Rate	High Plan Monthly Rate
Member Only	\$13.37	\$18.52
Member & Spouse	\$21.00	\$29.10
Member & Child(ren)	\$25.84	\$35.87
Family	\$39.77	\$55.20

## Apply Now!

Applying for TMA Member Accident Insurance is easy. All you need to do is complete the enclosed Coverage Request Form. Then fax or mail your completed form to **TMA Insurance Trust**. Our 30-day “free-look” period means you can sign up for coverage with no risk or obligation.

**Fax 512-370-1799**

**Mail TMA Insurance Trust, 401 W. 15th St., Suite 600, Austin, TX 78701**

### Speak with an Advisor

Our Advisors are available weekdays from 7:30am to 5:30pm CST to answer your questions, review your current insurance coverage, and help you get coverage for you, your family, and your practice.

**Toll-free: 1-800-880-8181 or Local: 512-370-1776** Available weekdays from 7:30am to 5:30pm

**Visit our Website at [TMAIT.org](http://TMAIT.org).**

# The risks are real...

95%



of disabling illnesses and accidents are not work-related and are not covered by workers' compensation insurance.<sup>3</sup>

Every

7 seconds

a disabling injury is caused by a motor vehicle crash.<sup>2</sup>



1 in 5



of Americans visit the ER at least once a year.<sup>1</sup>

## FAQ

### Is Accident Insurance the same as Accidental Death & Dismemberment (AD&D) Insurance?

No. While both Accident and AD&D pay a benefit related to an accident, the types of benefits covered are different. AD&D Insurance pays a benefit only for an accidental death or physical dismemberment. Accident Insurance covers a larger variety of accidental injuries.

### What accidental injuries are covered by Accident Insurance?

In general, Accident Insurance covers fractures, dislocations, burns, tears, and lacerations. Other accidental injuries may also be covered. Proof of injury satisfactory to Prudential will be required.

### How are benefits paid?

Prudential has developed a streamlined, easy-to-understand claims experience. Payments are made based on diagnosis. There is no need to undergo treatment or provide proof of any expenses incurred. This can help you get paid faster.

### Who is eligible for this coverage?

Members under age 65 are eligible to enroll for Accident insurance. Members can also enroll their dependent spouse or domestic partners under age 65 and their dependent child(ren) under age 26.

**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. If you do not have other health insurance coverage, you may be subject to a federal tax penalty.**

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 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.

<sup>1</sup> Centers for Disease Control and Prevention, National Center for Health Statistics, Oct. 12, 2015.

<sup>2</sup> National Safety Council, Injury Facts, 2015 Ed.

<sup>3</sup> Council for Disability Awareness, Disability Statistics, July 2013.

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