



# Be prepared for life's uncertainties with supplemental health insurance.



*An ounce of financial prevention can be worth a pound of cure. Help avoid unexpected expenses that healthcare insurance doesn't cover. Enroll in accident, critical illness, and hospital indemnity insurance at your workplace.*

*Accident, critical illness, and hospital indemnity insurance, issued by **The Prudential Insurance Company of America (Prudential)**, can help you manage these expenses<sup>1</sup>—so you can focus on getting well.*

## Have you considered the following?

### **You're guaranteed coverage regardless of your health.**

There are no health questions to answer to get these benefits when you enroll.

**You get a lump-sum payment to use however you like<sup>1</sup>**—for medical deductibles, co-pays, non-covered services, and everyday expenses including household bills or even take-out food. The amount you get is in addition to any other insurance benefits you may have.

**Coverage that moves with your life.** If you change jobs, you can take your coverage with you and continue paying the same group rates.

**You get benefits regardless of what your medical plan may cover.**

## Our claims process is simple

- Log in to: [www.prudential.com/mybenefits](http://www.prudential.com/mybenefits).
- First time users: Click "Register Now" and enter your Control Number: 71765.
- Select "My Claims," "File a Supplemental Health Claim."
  1. Tell us what happened and when.
  2. Who provided the treatment?
  3. Give us permission to get information from your doctor, so you don't have to.

We will also auto-pay a supplemental health claim due to an eligible disability or absence claim. We'll notify you when a decision is reached on your claim.

## Accident insurance

Some commonly covered injuries and medical services include:

- **Injuries like:** Broken Tooth, Burns--2nd and 3rd Degree, Concussion, Fractures, and Laceration
- **Medical services like:** Ambulance Service: Ground or Air, Emergency Room Visit, Medical Appliances (like crutches), Medical Tests, and Physical Therapy
- **Benefit bundling of fracture claims:** Prudential will pay your fracture claim and automatically bundle additional benefits including emergency room, physical therapy, X-rays, and physician follow-up.

To learn more about your accident, critical illness, and hospital indemnity insurance watch short videos at <https://www.prudential.com/go/AICIHI-unleashed>

## Critical illness insurance

Some commonly covered conditions include:

- Alzheimer's Disease
- Cancer—invasive or in situ
- Coma
- Coronary Artery Disease (severe)
- Heart Attack
- Major Organ Failure
- Paralysis
- Stroke

## Hospital indemnity insurance

Pays you for a wide range of medical services including:

- **Hospital:** Daily In-Hospital Stays, Intensive Care Unit Admission, Daily Hospital Intensive Care Unit Stays, Hospital Admissions

## Additional benefits

With our health screening benefit,<sup>2,3</sup> each covered person can receive \$50 for Accident, and \$50 for Critical Illness every year for getting one health screening test, such as a blood test, chest x-rays, stress tests, colonoscopy, or mammogram. Our transportation benefit pays a covered person's round-trip travel between his/her primary residence and a medical facility. The lodging benefit provides \$100 per day if a companion is accompanying a covered person while hospitalized.

### How do I enroll or learn more?

*Contact your benefits administrator for more information.*

<sup>1</sup> Benefits can be used for medical and non-medical expenses.

<sup>2</sup> The health screening benefit is payable once per calendar year, per covered person, if the covered person receives a covered health screening test while not confined in a hospital.

<sup>3</sup> The health screening benefit is not available in all states and may be referred to as a wellness benefit or health screening benefit in your certificate.

## THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

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

Product features may not be approved in all states

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.

IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Group Accident, Hospital Indemnity and Group Critical Illness Insurance coverages are limited benefit policies issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's Group Accident, Hospital Indemnity and Group Critical Illness Insurance coverages are not substitutes for medical coverage that provides benefits for medical treatment, including hospital, surgical and medical expenses, and they do 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. A more detailed description of the benefits, limitations, and exclusions applicable are contained in the Outline of Coverage provided at time of enrollment. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 83500 and 114774. Products may not be available in all states at this time.

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