

Benefits to help you pay expenses you didn't plan for or count on



The unexpected costs of an accident, illness, or hospital stay may be surprising. Even with a good medical plan, you may still have out-of-pocket expenses—from deductibles, co-pays, and other costs.

*Accident, critical illness, and hospital indemnity insurance, issued by **The Prudential Insurance Company of America (Prudential)**, can help you manage these expenses¹—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 like¹—

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.

You can take your coverage with you. If you change jobs or retire, you can continue paying the same group rates.

You don't have to coordinate these benefits with any other coverage. The amount you receive is in addition to other benefits you may have.

Our claims process is simple

- Log in to: www.prudential.com/mybenefits.
- First time users: Click "Register Now" and enter your Control Number: 70367
- 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

Pays you for a wide range of injuries and medical services including:

- **Injuries like:** Fractures, Burns—2nd and 3rd Degree, Concussion, Laceration, and Broken Tooth.
- **Medical services like:** Ambulance Service: Ground or Air, Emergency Room Visit, Medical Tests, Medical Appliances (like crutches), 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.

Critical illness insurance

Pays you for a wide range of medical conditions including:

- Alzheimer's Disease
- Cancer—invasive or in situ
- 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:** Hospital Admissions, Daily In-Hospital Stays, Intensive Care Unit Admission, and Daily Hospital Intensive Care Unit Stays

How can I enroll or learn more?

Contact your benefit administrator for more information.

¹ Benefits can be used for medical and non-medical expenses.

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.

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.

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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