



Consider hospital indemnity insurance—even if you have a good medical plan



Many people are not financially prepared for an unexpected hospital stay, with costs averaging over \$11,000. Hospital indemnity insurance can help provide a financial cushion so you can stay on track financially and focus on your recovery.*

➤ Answers to frequently asked questions

I have a good medical plan, so why do I need hospital indemnity insurance?

A hospital indemnity plan works to complement your medical coverage—paying in addition to what your health plan may or may not cover. It pays a lump sum amount directly to you to use however you choose, like for out-of-pocket[†] medical costs such as deductibles, co-pays, or non-covered services. You can even use it to help pay for everyday living expenses, like babysitters and take-out food, making recovery a little easier and helping you to safeguard your savings.

What types of services are covered?

Hospital indemnity insurance issued by **The Prudential Insurance Company of America (Prudential)**, pays you for a variety of medical services including, but not limited to:

Hospital

- Hospital Admissions
- Daily In-Hospital Stays
- Daily Hospital Intensive Care Unit Stays

55%

of U.S. households struggle to pay their medical bills in a given year.[§]

How much would it cost?

Hospital indemnity insurance may cost less than you think. It's designed to be an affordable way to complement your medical plan.

Do I have to answer medical questions to get this coverage?

No. You're guaranteed coverage regardless of your health when you enroll during your annual open enrollment period or if you experience a qualifying event. You just need to be actively at work on the day your coverage starts.

Is my family eligible to enroll for this coverage?

Yes. You can choose coverage for yourself as well as eligible family members.

Can I keep my coverage if I change jobs or retire?

Yes. This coverage is portable, meaning you can take it with you. Your coverage will only end if you stop paying your premiums, which will be direct billed once we're notified of a change in your employment status.

Is filling claims really that simple?

Our claims process is as easy as 1, 2, 3:

1. Log in to: www.prudential.com/mybenefits. First-time users: Click "Register Now."

2. Select "My claims" from the left side menu and click on the option to "File a claim/Report an absence."

3. Give us permission to get information from your doctor, so you don't have to.

We'll notify you when a claim decision is reached and send payments directly to you. We'll also auto-pay a hospital indemnity claim due to an eligible disability or absence claim.

^{*}AHRQ: National Inpatient Hospital Costs. <https://hcup-us.ahrq.gov/reports/statbriefs/sb261-Most-Expensive-Hospital-Conditions-2017.jsp>, accessed June 14, 2022.

[†]Benefits can be used for medical and non-medical purposes.

[§]The World of Streaming TV Is a Crowded One: Here's an Explainer—and What to Watch on Each Service," Inc.com, May 11, 2018. <https://www.inc.com/sarah-jackson/best-tv-streaming-services.html>, accessed June 14, 2022. ^{||}Applies to submitted claims with all necessary information to process the claim.

Product may not be available in all states at this time.

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.**

Hospital Indemnity insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's Hospital Indemnity 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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