Hospital Indemnity Insurance

SUMMARY OF BENEFITS



Milhaus SRG

Coverage Effective 1/1/2027

Why is Hospital Indemnity Insurance important?

A hospital stay can be costly, even with health insurance. Hospital Indemnity Insurance makes a payment directly to you that can be used to help you manage unexpected expenses that come with hospital admissions and stays.

What does Hospital Indemnity Insurance cover?

Hospital Indemnity Insurance provides a cash benefit to you for a variety of covered hospital-related events that occur after your effective date of coverage. These benefits may include payments for hospital admissions, overnight stays related to pregnancy or stays due to sickness or injury. **For example, if you experience any of the events below and your claim is approved, you'll receive the listed payment to use as you choose.**

Hospitalization Benefits	Benefit (High Plan Example)
Hospital Admission	$500
ICU Admission	$500
ICU Confinement	$200 per day of confinement up to 30 days.
Hospital Confinement	$100 per day of confinement up to 30 days.

Control Number 52653

Coverage issued by **The Prudential Insurance Company of America**

Starting a Claim is Easy.
Download the app

Google Play Apple Store

Or visit:
mybenefits.prudential.com
First-time user, will need to register before logging in.

Plan Details at a Glance

Coverage Summary

All active, full-time employees, working a minimum of 30 hours per week are eligible. Coverage is available to you, your Spouse/Domestic Partner and Child(ren).

Employee and Spouse/Domestic Partner must be age 100 or under when first enrolling. There are no benefit reductions due to age for Employee and Spouse/Domestic Partner. For Child(ren), coverage is through age 26.

During your enrollment eligibility period, you can enroll for coverage without answering any medical questions. Coverage is Guaranteed Issue.

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. This coverage is not medical insurance and does not reimburse medical expenses. It does not replace health insurance or pay providers directly for medical care.

Prudential

Hospitalization Benefits

Hospitalization benefits listed below are subject to exclusions and limitations that are not outlined in this summary of benefits. Refer to your certificate of coverage for all of plan provisions, exclusions and limitations.

Type of Benefit	Benefit Description	Benefit Plan
Hospital Admission	Up to 5 time(s) per calendar year.	$500
ICU Admission	Up to 5 time(s) per calendar year.	$500
Hospital Confinement	Up to 30 days per confinement; payable to a maximum of 5 confinements per calendar year. When an admission benefit is paid, the confinement benefit pays on day 2.	$100
ICU Confinement	Up to 30 days per confinement; payable to a maximum of 5 confinements per calendar year. When an Admission Benefit is paid, the confinement benefit pays on day 2	$200

Additional Benefits	Benefit Description	Benefit Plan
Health Screening/ Wellness[1]	Receive a benefit 1x per calendar year by taking one of the specified health screening tests outlined in your certificate of coverage while not confined in a hospital.	$50

[1]The Health Screening/Wellness Benefit is not available in all states. All Employees of Milhaus Development, LLC are eligible to receive this benefit if they qualify.

Hospital Indemnity Insurance Rates

Hospital Indemnity Insurance may cost less than you think.
Your monthly premiums are outlined below.

Coverage Option	Cost
Employee	$10.83
Employee and Spouse/Domestic Partner	$18.27
Employee and Child(ren)	$15.91
Employee and Family	$24.08

Consider this

Sam enrolls in Hospital Indemnity Insurance, effective January 1st.



On March 23rd, Sam suffers serious injuries in a car accident. She was admitted to the ICU and was confined there for 5 days.

Sam receives her hospital bills and remembers she has Hospital Indemnity Insurance through her employer. She files her claim. with Prudential.

Prudential receives Sam's claim, which included her hospital bills and necessary documentation.

Prudential processes the claim and sends Sam a payment for her Hospital Indemnity claim.

Sam receives payment which helped cover her medical and non-medical expenses. She is relieved that she didn't miss out on this valuable benefit.



Hospital Indemnity Insurance is not approved in all states.

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 Hospital Indemnity 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.

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

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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