HOSPITAL INDEMNITY INSURANCE

Help boost your protection from high medical costs.



Here's why you may need Hospital Indemnity Insurance.

You've worked hard to build a future worth protecting. If you experience a covered event, Hospital Indemnity Insurance can help safeguard your savings by sending you a lump-sum payment,[1] so you can focus on what matters most.

Enroll today.

No waiting. No questions. No lab tests.

What's covered?

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

- ✓ Hospital Admissions
- ✓ Daily In-Hospital Stays
- ✓ Intensive Care Unit Admission
- ✓ Daily Hospital Intensive Care Unit Stays
- ✓ Rehabilitation Confinement

How much does it cost?

Find your specific rates in the enrollment materials provided by your employer.

How can I enroll?

Contact your benefits administrator for more information.

How it works

First, elect Hospital Indemnity Insurance.

Six months later you are in a serious car accident and are hospitalized, spending two days in intensive care.

Then, once you're admitted you file a claim and a payment is sent directly to you.

Finally, you can use the money to pay for anything you need, such as: childcare costs, mortgage payments, or student loans.[1]

MILHAUS.

Prudential

Two ways to submit your claim

The Prudential MyBenefits mobile app
Download the app
https://mybenefits.prudential.com/download

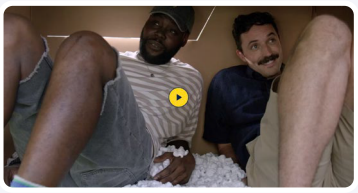
Online at mybenefits.prudential.com
Log In > Supplemental health benefits > File a new claim

If you're a first-time user, you'll need to register before logging in, using Control Number 52653.

We will also initiate a claim on your behalf due to an eligible disability claim.

Learn more about Prudential's Hospital Indemnity Insurance

Watch:
https://www.prudential.com/go/HI-sensory



Additional features

As part of your hospital indemnity coverage, you'll also receive a health screening benefit[2] which pays each covered person $50 every year for getting one health screening test.

How does enrollment work?

You can choose coverage for yourself and family members. Please refer to your enrollment materials to view specific rates. You don't need to answer health questions and are guaranteed coverage, regardless of your health.

[1] Benefits can be used for medical and non-medical purposes.
2 The health screening benefit is not available in all states and may be referred to as a wellnes

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.

Product features may not be approved in all states. Not for use in AZ, NM, and WA.

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

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

Group 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 Group 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. In Washington, the controlling document is the Certificate, not the Contract. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 83500.

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