



## **IMPORTANT:**

**This is a fixed indemnity policy, NOT health insurance.**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

## **Looking for comprehensive health insurance?**

- **Visit [HealthCare.gov](https://www.healthcare.gov)** online or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

## **Questions about this policy?**

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

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



*Many people are not financially prepared for an unexpected hospital stay, the average 3-day hospital stay is around \$30,000\*. 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<sup>†</sup> 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.

# 55%

of U.S. households struggle to pay their medical bills in a given year.<sup>\$</sup>



### 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 services:

- Hospital Admissions
- Daily In-Hospital Stays
- Intensive Care Unit Admission
- Daily Hospital Intensive Care Unit Stays
- Premature infant and NICU benefit
- Substance Abuse Facility Care Benefit
- Mental Illness/Nervous Disorder Facility Care Benefit
- High Risk Pregnancy Benefit

### 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. You can find your specific rates in the enrollment materials provided by your employer.

### 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 filing claims really that simple?

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

1. Log in to: **[www.prudential.com/mybenefits](https://www.prudential.com/mybenefits)**. First-time users: Click "Register Now".



Scan the QR code using your mobile device camera or a QR app.

2. Select "My claims" from the left side menu and click on the option to "File a supplemental health claim."
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.

### How can I enroll or find out more information?

Contact your benefits administrator for more information.

<sup>\*</sup>Healthcare.gov, Why health insurance is important, accessed March 2024. (<https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>).

<sup>†</sup>Benefits can be used for medical and non-medical purposes.

<sup>§</sup>Mike Winters, "Over half of Americans have medical debt, even those with health insurance—here's why," CNBC.com, March 11, 2022 (<https://www.cnbc.com/2022/03/11/why-55percent-of-americans-have-medical-debt-even-with-health-insurance.html>) Product options may not be available in all states at this time.

## **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").**

**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.**

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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