

DON'T LET HOSPITAL COSTS DERAIL YOUR FINANCES



Learn why Hospital Indemnity Insurance is important.

The average hospital stay lasts three days and costs around \$30,000.¹ Would you be financially prepared? Hospital Indemnity Insurance can help by complementing your existing medical plan to provide a financial cushion in the event of hospitalization.

How it works

You can choose coverage for yourself as well as eligible dependents. When you enroll, you're guaranteed coverage, regardless of your health, and you can take your coverage with you if you change jobs or retire.

If you need to make a claim, you may receive a lump-sum payment that you can use however you choose²—like to help pay for medical costs not covered by traditional insurance or for non-medical costs like transportation, groceries, and food delivery services

What types of services are 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 services:

- Hospital admissions
- Daily in-hospital stays
- High risk pregnancy benefit
- Mental illness/Nervous disorder facility care benefit
- Premature infant and NICU benefit
- Substance use disorder facility care benefit

For more information

Contact your benefits administrator for more information.



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Additional features

As part of your hospital indemnity coverage, you'll also receive a health screening benefit³ which pays each covered person \$50 every year for getting one health screening test.

Two ways to submit your claim



The Prudential MyBenefits mobile app

Download the app

Apple Store



Google Play



Online at mybenefits.prudential.com

Log In > "My Claims" > "File a Supplemental Health Claim"

Effective January 1, 2026, **The Prudential Insurance Company of America (Prudential)** will be our new provider for Hospital Indemnity Insurance

If you're a first-time user, you'll need to register before logging in, using Control Number 72955.

¹ Healthcare.gov, Why health insurance is important, accessed March 2024.

(<https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>)

² Benefits can be used for medical and non-medical purposes.

³ The health screening benefit is not available in all states and may be referred to as a wellness

Product features may not be approved in all states.

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.

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.

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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