

KEEP YOUR ACCIDENT, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY INSURANCE COVERAGE



Don't let your insurance lapse!

Accident, Critical Illness, and/or Hospital Indemnity Insurance coverages, issued by **The Prudential Insurance Company of America (Prudential)**, can help provide a financial cushion for unexpected out-of-pocket* costs from accidents, critical illnesses, or hospital stays—in addition to what your medical plan pays.

You can keep the financial protection your Accident, Critical Illness, and/or Hospital Indemnity Insurance offers without interruption, even if:

- Your employment has been terminated
- Your hours have been reduced

You may be eligible for the same Accident, Critical Illness, and/or Hospital Indemnity Insurance coverage at the same rate that was in place while you were with your employer.

How to get started:

Once Prudential receives notification of your termination or change in eligibility, you'll receive a coverage continuation package. Here's what to expect:

- **Read the letter explaining the forms and approval process.**
- **Review your confirmation of coverage**, which will detail carried products, who was covered, and coverage costs at the time your employment or eligibility changed. Please note that you can lower your coverage, but not add to it. For example, you can drop a covered spouse, but you cannot add coverage for dependents.
- **Complete and mail the continuation form within 30 days of termination or 15 days from the date on the letter (whichever is greater) to continue your coverage.** You can also download the form at prudential.com/forms using the product link under "Voluntary Benefits."
- **Complete payment setup.** We recommend mailing your completed electronic funds transfer authorization form, but you can also wire your payment or mail a monthly check.

Have questions?

Call 844-455-1002, Monday to Friday, 8 a.m.–8 p.m. ET, to speak with a representative.

Pending receipt of your completed forms and/or funds transfer, Prudential will verify eligibility and move you from your employer's group policy to an individual policy. You'll be billed directly and the funds you've already paid will apply.



*Benefits can be used for medical and non-medical expenses.

Group Accident, Group Critical Illness, and Hospital Indemnity Insurance coverages are limited benefit policies and are not substitutes for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and they do not provide reimbursement for such expenses.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

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