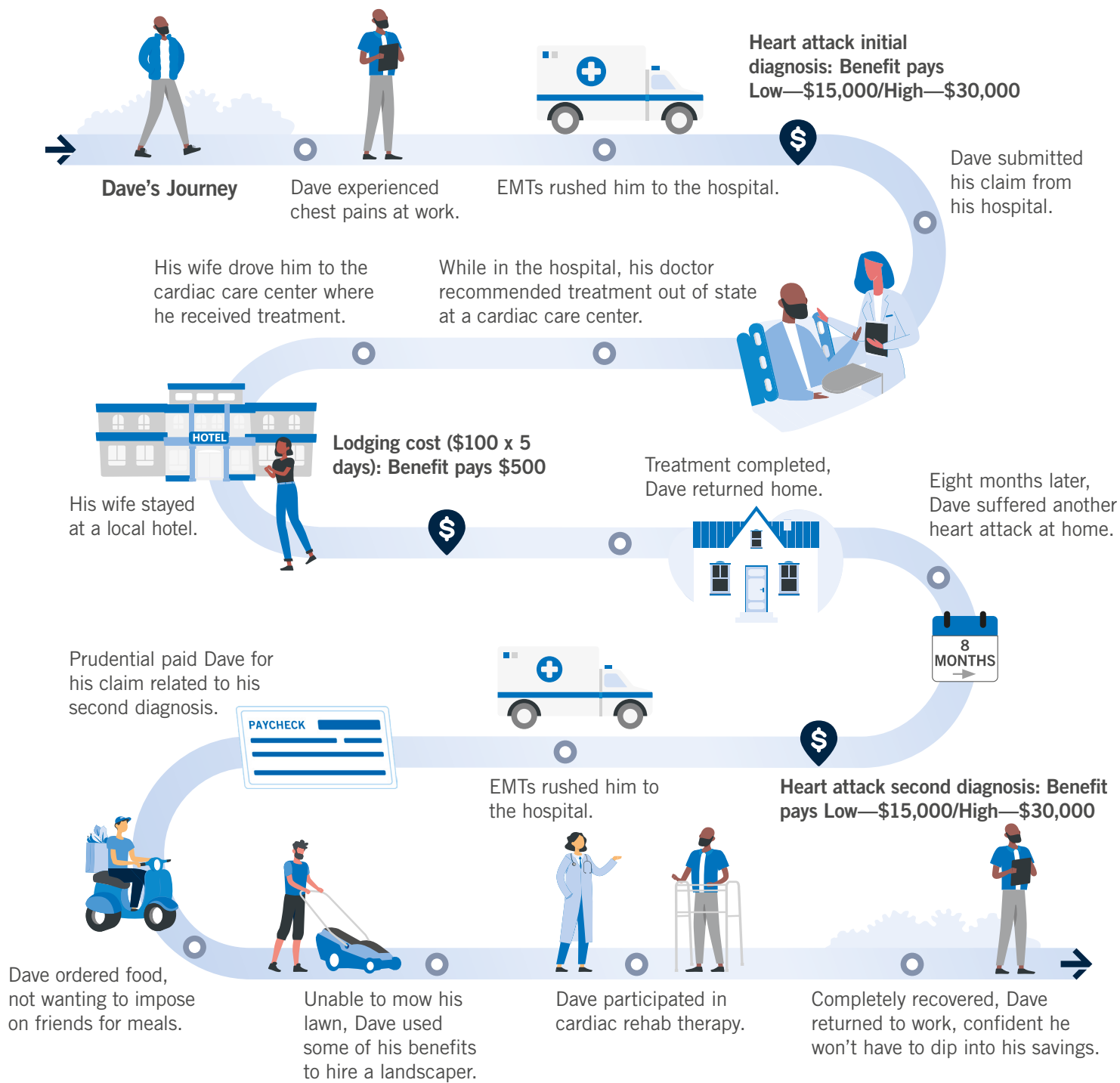


An unexpected illness can impact your financial health

Critical Illness Insurance

Dave was rushed to the hospital. Although he has a good medical plan, his expenses* were more than he anticipated. Fortunately, Dave had enrolled in Critical Illness Insurance issued by **The Prudential Insurance Company of America (Prudential)** and was able to help protect his savings.



➔ Critical Illness Insurance benefits are simple to understand and easy to use.

Critical Illness Insurance provided Dave with:

- Benefits regardless of what his medical plan may cover*
- Guaranteed coverage regardless of his health
- Lump-sum payments to use however he likes
- Auto-payment for a supplemental health claim due to an eligible disability or absence claim
- Ability to take the plan with him if he changes jobs or retires

The following illnesses and services were covered under his policy, and Dave only had to submit one claim to Prudential.

Covered Condition*	Low Benefit Amount	High Benefit Amount
Heart attack—initial diagnosis	\$15,000	\$30,000
Lodging benefit (\$100 x 5 days)	\$500	\$500
Heart attack—second diagnosis 8 months later (second attack)	\$15,000	\$30,000
Lodging benefit (\$100 x 5 days)	\$500	\$500
Total benefit—Critical Illness Insurance	\$31,000	\$61,000

*Benefit amounts and covered conditions are based on a sample plan design. Actual plan design and benefits may vary.

➔ Insurance rates

Critical Illness Insurance may cost less than you think. Your monthly rates per \$1,000 of coverage are outlined below.

Non-Smoker Rates		
Attained age of Employee	Employee/Child	Spouse/Domestic Partner
<25	\$0.19	\$0.19
25 - 29	\$0.24	\$0.22
30 - 34	\$0.28	\$0.25
35 - 39	\$0.35	\$0.39
40 - 44	\$0.60	\$0.42
45 - 49	\$1.02	\$0.99
50 - 54	\$1.67	\$1.63
55 - 59	\$1.90	\$1.65
60 - 64	\$2.72	\$1.79
65 - 69	\$3.04	\$1.81
70 - 74	\$4.11	\$2.17
75 - 79	\$4.11	\$2.17
80 - 84	\$4.11	\$2.17
85+	\$4.11	\$2.17

Smoker Rates		
Attained age of Employee	Employee/Child	Spouse/Domestic Partner
<25	\$0.25	\$0.22
25 - 29	\$0.32	\$0.31
30 - 34	\$0.43	\$0.39
35 - 39	\$0.56	\$0.53
40 - 44	\$0.75	\$0.69
45 - 49	\$1.18	\$1.18
50 - 54	\$1.67	\$1.81
55 - 59	\$2.28	\$2.68
60 - 64	\$2.95	\$3.62
65 - 69	\$4.16	\$5.17
70 - 74	\$5.25	\$6.42
75 - 79	\$5.25	\$6.42
80 - 84	\$5.25	\$6.42
85+	\$5.25	\$6.42

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds. Spouse/Domestic Partner rate is based on employee's date of birth.

Follow this worksheet to determine the cost of insurance for you.

- Select the desired amount of coverage \$ _____
- Locate the monthly rate The monthly rate per \$1,000 is \$ _____
- Divide the selected amount of coverage by \$1,000. Then multiply the result by the monthly rate to get the monthly cost of insurance.

$$\frac{\$ \text{_____}}{\$1,000} \text{ divided by } \$1,000 \text{ is } \$ \text{_____}$$

$$\text{multiplied by } \$ \text{_____} = \$ \text{_____}$$
- Multiply the monthly cost of insurance by 12 and divide by 26 to get your biweekly cost.

$$\text{_____ multiplied by } 12 = \$ \text{_____}$$

$$\frac{\$ \text{_____}}{\$ \text{_____}} \text{ divided by } 26 = \$ \text{_____}$$

Total bi-weekly cost of insurance = \$ _____

Find out more about benefits that help protect your savings from the unexpected.

Contact your benefits administrator for more information.

* Out-of-pocket expenses include medical and non-medical expenses.

Names/situations identified in this document are for example/hypothetical/illustrative purposes only. Actual benefits may vary.

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 Critical Illness Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's **Critical Illness 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. A more detailed description of the benefits, limitations, and exclusions applicable are contained in the Outline of Coverage provided at time of enrollment. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 114774. Product not available in all states.

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