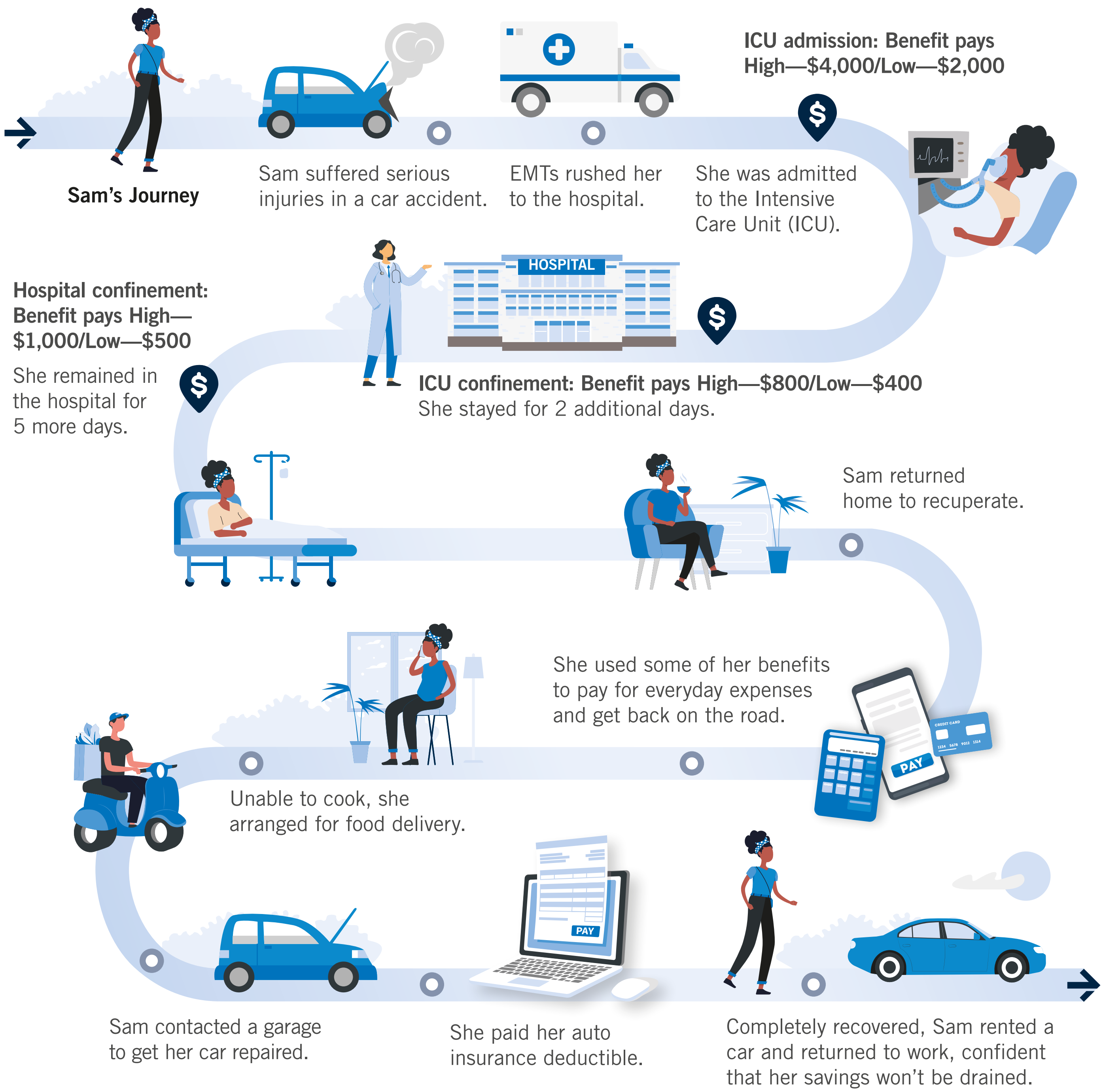
An unexpected hospital stay can impact your financial health

Hospital Indemnity Insurance

Sam was seriously injured in a car accident on her way to work and was rushed to the hospital. Although she had a good medical plan, the expenses[1] were more than she expected. But Sam was smart and had signed up for Hospital Indemnity Insurance from **The Prudential Insurance Company of America (Prudential)**, so she didn't need to dip into her savings. Sam worried less about cost and more about getting better.



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Hospital Indemnity Insurance benefits are simple to understand and easy to use.

Hospital Indemnity Insurance provided Sam with:

- Benefits paid in addition to any other insurance coverage
- Guaranteed coverage regardless of her health
- Lump-sum benefit paid directly to her to use however she likes
- Ability to take the plan with her if she changes jobs or retires

The following medical services were covered under her policy, and Sam only had to submit one claim to Prudential.

Covered Event	High Benefit Amount*	Low Benefit Amount*
ICU admission	$4,000	$2,000
ICU confinement (2 days @ $400/$200/day)	$800	$400
Total hospital confinement (5 days @ $200/$100/day)	$1,000	$500
Total benefit—Hospital Indemnity Insurance	**$5,800**	**$2,900**

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

Insurance rates

Hospital Indemnity Insurance may cost less than you think. Your bi-Weekly rates are outlined below.

Coverage Options	Bi-Weekly Cost to you	
	High Plan	Low Plan
Employee	$10.62	$5.44
Employee and spouse/domestic partner	$17.10	$8.77
Employee and child(ren)	$15.80	$8.09
Employee and family	$22.29	$11.42

Find out more about benefits that help protect your savings from the unexpected.
Contact your benefits administrator for more information.

[1] Out-of-pocket 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.

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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