# Why you should consider Hospital Indemnity Insurance

*Hospital stays are often unexpected and can be expensive, putting emotional and financial stress on you. Have you considered the following?*

- **Even a good medical plan can leave you with out-of-pocket expenses.*** The financial impact of a hospital stay is often surprising. From deductibles and co-pays to additional everyday expenses, it may push you off track financially.
- **Hospital Indemnity Insurance pays regardless of what your medical plan may cover.** A hospital plan works to complement your medical coverage. There's no coordination of benefits with other coverages, so you get the full benefit provided by your plan.
- **You get a lump sum payment to use however you like**—for medical deductibles, co-pays, or non-covered services. You can even use it for everyday expenses, like babysitters and take-out food, making your recovery a little easier.
- **It's quick and easy to use.** We're ready however you want to work with us. You can submit claims online, by fax, over the phone, or mail.

Monthly employee only coverage† may cost **less than your favorite streaming service.‡**

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Prudential

## Hospital Indemnity Insurance helps you manage expenses—so you can stay on track financially

Hospital Indemnity Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, pays you for a wide range of medical services including, but not limited to:

**40%**

of U.S. households struggle to pay their medical bills in a given year.[§]

### Hospital

- Hospital Admissions
- Daily In-Hospital Stays
- Intensive Care Unit Admission
- Daily Hospital Intensive Care Unit Stays

### Semi-Monthly Cost to you

- Employee Only - $6.11
- Employee & Spouse/Domestic Partner - $11.47
- Employee & Child(ren) - $14.76
- Family - $20.11

### How can I enroll or learn more?

Contact your benefits administrator for more information.

Please refer to your Outline of Coverage provided by your employer for a complete list of all covered conditions and amount each benefit pays.

[*]Benefits can be used for medical and non-medical purposes.

[†]Premium is based on Prudential's standard plan designs. Actual costs may vary by group plan design.

[‡]The World of Streaming TV Is a Crowded One: Here's an Explainer—and What to Watch on Each Service," Inc.com, May 11, 2018. https://www.inc.com/sarah-jackson/best-tv-streaming-services.html, accessed March 2021.

[§]"The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey," January 2016.

**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.