



**COUNT ON US FOR ONE OF THE EASIEST
SUPPLEMENTAL HEALTH EXPERIENCES**

Modernized Supplemental Health Solutions for Employers and Employees

When it comes to Supplemental Health benefits, Prudential has the expertise to adapt, respond, and anticipate what's next for customers. All while designing solutions aimed at optimizing the customer experience.

Employees can quickly access their benefits with little work on their part

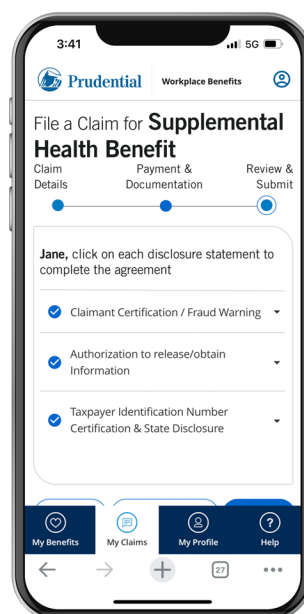
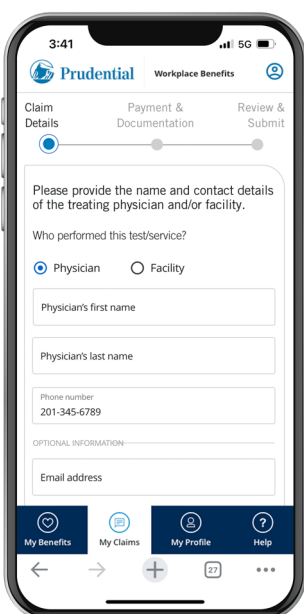
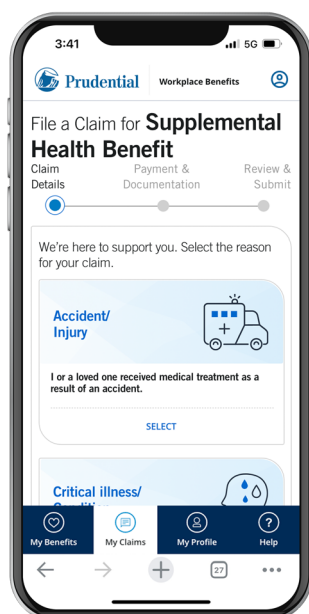
Our claims process is simple, intuitive, and designed to help maximize the employee benefit.

- True-digital three-step online claims submission
- Quick-pay of health screening claims of \$100 or less
- Claims integration with major medical coverage¹
- Ongoing claim and benefits integration to identify other eligible benefits
- Auto-initiation of eligible Supplemental Health claims using information from Disability or Absence claims²

1 Tell us what happened and when.

2 Who provided the treatment?

3 Give us permission to get information from your doctor, so you don't have to.



Creating data exchanges that drive value for our customers via PruExchange

Our connected, seamless data framework helps to deliver:

- Smoother onboardings, with increased accuracy of plan design and rates
- Plan setup and enrollment APIs to support faster implementations
- Simpler benefits administration, with increased automation and simplified list billing
- Preferred platform relationships, delivering financial and operational value to our clients

Our Products

Flexible benefits solutions to meet your workforce needs

- Comprehensive, competitively priced product suite
- Evolving to help address emerging medical trends
- No waiting periods for pre-existing conditions
- Strategic plan design and pricing based on claim data



Critical Illness Insurance

- 80+ possible covered conditions
- Infectious disease benefits
- Extensive childhood conditions covered
- National Cancer Institute Evaluation
- Diagnosis-based
- No waiting periods between separate covered conditions
- Recurrence time frame flexibility



Hospital Indemnity Insurance

- Admission and confinement benefits payable five times per year per covered person
- Facility care benefits for mental health and substance abuse
- Premature infant and NICU benefits
- High-risk pregnancy benefits
- Benefits for newborns



Accident Insurance

- Intuitive claim payments for select benefits
- Alternative therapy benefits
- Wide range of coverage amounts
- Flexibility for annual/daily limits
- Pain management benefits
- Telemedicine benefits

Together, we can determine the Supplemental Health benefits that best suit your workforce needs.

Contact your Prudential representative to learn more.



Certain benefits may not be approved in all states.

¹ Medical claims integration available to customers who can facilitate access to medical claims data. Option available to customers with over 1,000 lives and offer self-insured medical.

² Available to employees with active Prudential Disability or Absence coverage.

Group Accident, Hospital Indemnity and Group Critical Illness Insurance coverages are limited benefit policies issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. **Prudential's Group Accident, Group Hospital Indemnity and Group Critical Illness Insurance coverages 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.** 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. 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: 83500 and 114774.

This coverage is not health insurance coverage (often referred to as "Major Medical Coverage").

These policies provide Accident and Hospital Indemnity insurance only. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE—THESE POLICIES DO NOT PROVIDE COVERAGE FOR SICKNESS.

THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NONSUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS THAT WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NONSUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

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The Prudential Insurance Company of America, Newark, NJ.

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