



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

Modernized Supplemental Health Solutions for Employers and Employees

As a leader in the Supplemental Health market, 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 wellness claims of \$100 or less
- Integrated claim monitoring with disability, absence, and medical benefits¹
- Ongoing claim consultation and benefits monitoring to identify other eligible benefits
- Auto-pay for eligible Supplemental Health benefits using information from Disability or Absence claims²

1

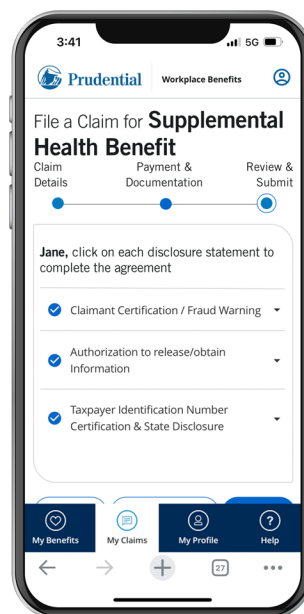
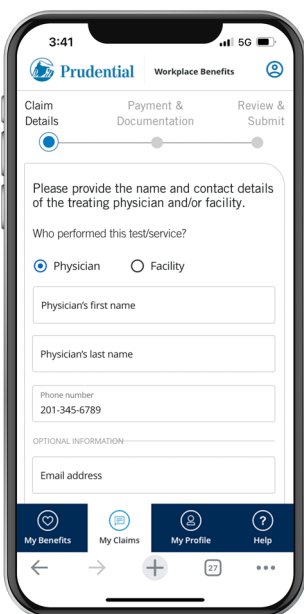
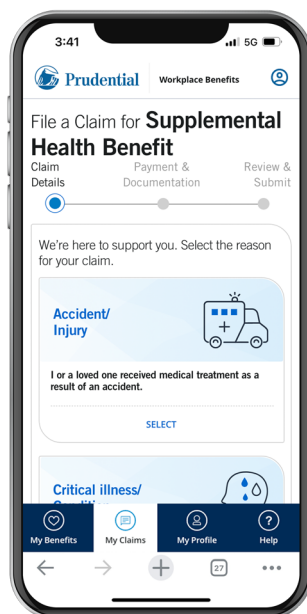
Tell us what happened and when.

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 (**New benefits include:** pandemic benefit, infectious disease, telemedicine, and much more)
- Strategic plan design and pricing based on claim data



Critical Illness Insurance

- 80+ possible covered conditions
- Infectious disease benefits (includes COVID-19)
- Extensive childhood conditions covered (includes Autism)
- National Cancer Institute Evaluation
- Diagnosis-based contract language
- No waiting periods between separate covered conditions
- Recurrence time frame flexibility
- Pre-existing conditions standard waived



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
- Pandemic and quarantine benefits
- No waiting periods or pre-existing conditions



Accident Insurance

- Fracture claim benefits bundling
- Alternative therapy benefits
- Wide range of coverage amounts
- Flexibility for annual/daily limits
- Pain management benefits
- Telemedicine benefits
- Pet care 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, 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. 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”).

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.

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

AD&D and/or ACCIDENT/HOSPITAL INDEMNITY

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE – THIS POLICY DOES 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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