

Make a smart move today —help protect your future and your loved ones.



Many women spend their time caring for others, often at the expense of their own well-being. That's why it's important to take time to help protect yourself and your financial future against a serious illness.

What is critical illness insurance?

Serious illnesses often require extensive medical care and treatment, resulting in costs that can add up. Critical illness insurance, issued by **The Prudential Insurance Company of America (Prudential)**, can help you manage these expenses.

This benefit pays in addition to any existing coverage you may have. You can use it to help pay for medical costs not covered by traditional insurance or for non-medical costs like transportation, childcare, and groceries.*

Why do I need it?

Serious illnesses are more common than you think. Stroke is the fifth leading cause of death in women in the United States, and the risk increases with age.¹ This benefit helps you prepare for the unexpected costs of a serious illness so you can meet your financial obligations and support yourself and loved ones if you're unable to work, keeping you on track to realizing your goals.

How does it work?

You can apply for coverage through your employer benefits portal. Once enrolled, you will pay a monthly premium, as you do with any other coverage. If you get diagnosed with a covered condition after the effective date, your benefit will pay out.

If you get a second diagnosis of a covered condition in the future, the Reoccurrence Benefit will allow you to receive additional benefit payments.

What's covered?

Some commonly covered conditions include:

- Alzheimer's disease
- Cancer—invasive or in situ
- Coma
- Stroke
- Coronary artery disease (severe)
- Heart attack
- Major organ failure
- Paralysis

The average 33-year-old female with a critical illness insurance plan may pay **less than the cost of gourmet coffee per day for coverage.**



How do I file a claim?

Our claims process is as easy as 1, 2, 3:

1. Log in to: www.prudential.com/mybenefits.
First-time users: Click “Register Now.”
2. Select “My claims” from the left side menu and click on the option to “File a supplemental health claim.” Tell us what happened, when it happened, and who provided the treatment.
3. Give us permission to get information from your doctor, so you don't have to.

It's that simple!



Scan the code and submit a claim right from your mobile device.

How much does it cost?

Coverage is more affordable than you might think. You can purchase critical illness insurance at affordable, age-banded group rates.

Do I have to take a medical exam?

You're guaranteed coverage regardless of your health. There are no health questions to answer to get these benefits when you enroll. You just need to be actively at work on the day your coverage starts.

Help is here

Need extra support? We can help. For complete plan details or to explore other plan offerings, contact your benefits administrator.

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.

¹ National Center for Health Statistics. Underlying Cause of Death 1999-2020, Multiple Cause of Death Files, 1999-2020. CDC WONDER Online Database. Centers for Disease Control and Prevention; 2022. Accessed May 4, 2022.

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 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.

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