

# Go the extra mile to help take care of yourself and your loved ones



Many women are looking for ways to help protect themselves and their loved ones, especially during uncertain times. Hospital indemnity insurance, issued by **The Prudential Insurance Company of America (Prudential)**, can help by complementing any existing insurance you have, helping ensure that you're always prepared for unexpected emergencies.

## ➔ Answers to frequently asked questions

### What is hospital indemnity insurance?

Since even the best health insurance plans have limits, supplemental health benefits like hospital indemnity insurance help offset hospital expenses and cover other costs when you are hospitalized.

One of the biggest advantages of this plan is its flexibility. You will receive a lump sum benefit to use however you see fit: for out-of-pocket medical costs, out-of-network care, or everyday living expenses, like housekeeping, babysitters, or take-out food.

### Why do I need it?

Even with health insurance, copays and deductibles can lead to financial strain. Hospital indemnity insurance helps to fill coverage gaps and pays you regardless of what your medical plan covers, giving you added peace of mind so you can focus on recovery.

You should especially consider a hospital indemnity insurance policy if:

- You have a chronic condition that could require hospitalization
- You're pregnant or planning on starting a family (coverage can pay for any extra days in the hospital after childbirth)
- You have small children and want extra coverage in case of accidents
- You have a high-deductible health insurance plan and don't want to tap into your savings to cover additional costs

Many people are not financially prepared for the unexpected costs of a hospital stay, averaging over **\$11,000.\*** Hospital indemnity insurance can help you plan more efficiently.



## What's covered?

### Hospital services:

- Hospital admissions
- Daily in-hospital stays
- Intensive care unit admission
- Daily hospital intensive care unit stays

### Do I have to take a medical exam?

No. 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.

### Can I keep my coverage if I change jobs?

Yes. If you change jobs, you can take your coverage with you and continue paying the same group rates.

It's that simple!

### How much does it cost?

Coverage is more affordable than you might think. You can purchase hospital indemnity insurance at affordable group rates. Typically, it costs less than \$20 a month for a family—the cost of a bunch of get-well flowers! You can find your specific rates in the enrollment materials provided by your employer.

### How do I file a claim?

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

1. Log in to: [www.prudential.com/mybenefits](https://www.prudential.com/mybenefits).

First-time users: Click "Register Now."



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

2. Select "My claims" from the left side menu and click on the option to "File a claim/Report an absence." 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.

### Help is here

Need extra support? We can help.

For complete plan details or to explore other plan offerings, contact your benefits administrator.

\* AHRQ: National Inpatient Hospital Costs. <https://hcup-us.ahrq.gov/reports/statbriefs/sb261-Most-Expensive-Hospital-Conditions-2017.jsp>, accessed March 2021

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.

**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.**

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