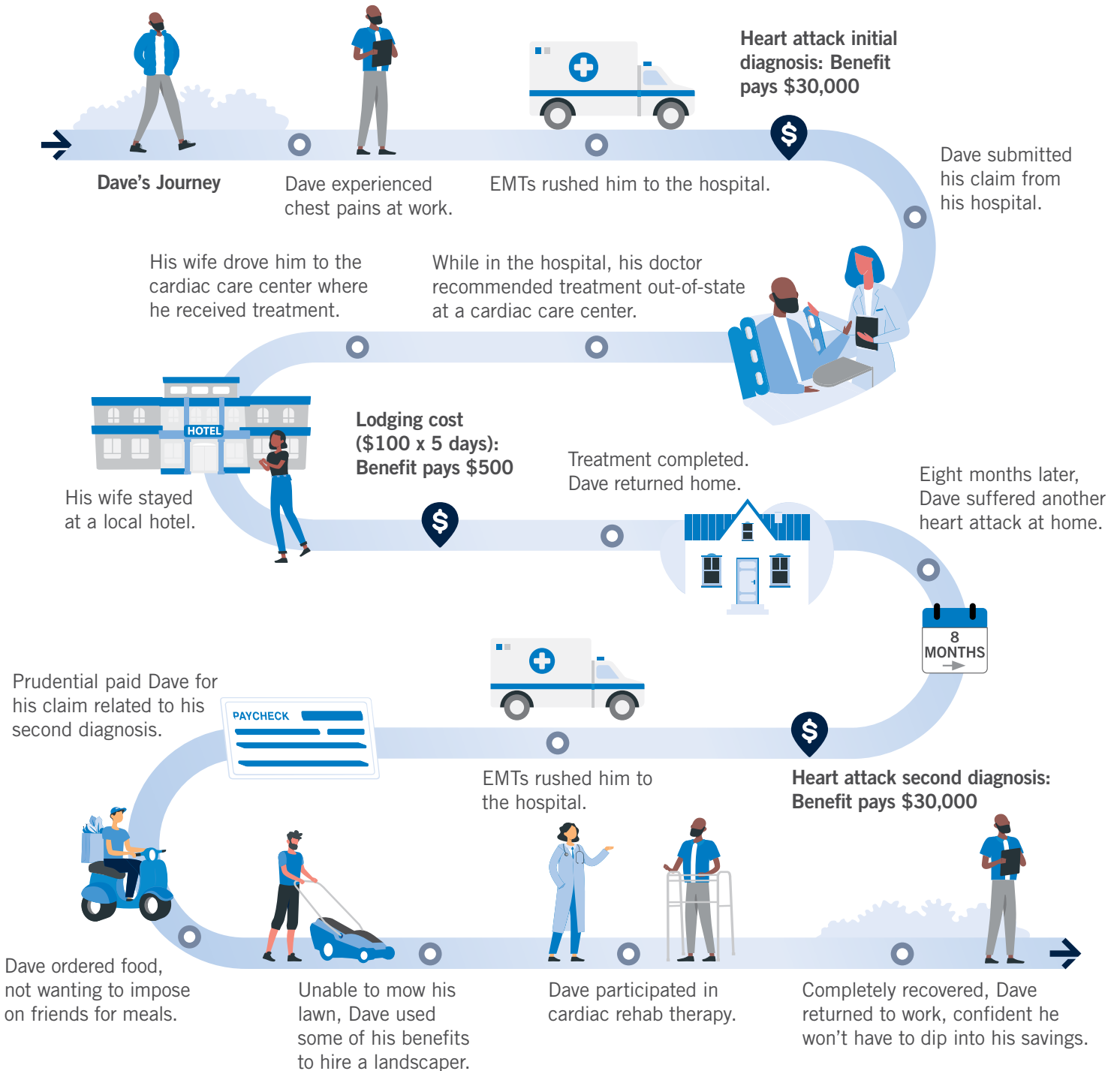


# An unexpected illness can impact your financial health

Critical Illness Insurance

Dave was rushed to the hospital. Although he has a good medical plan, his expenses\* were more than he anticipated. Fortunately, Dave had enrolled in Critical Illness Insurance issued by **The Prudential Insurance Company of America (Prudential)** and was able to help protect his savings.



## ➔ Critical Illness Insurance benefits are simple to understand and easy to use.

Critical Illness provided Dave with:

- Benefits regardless of what his medical plan may cover
- Guaranteed coverage regardless of his health
- Lump sum payments to use however he likes
- We will auto-pay a supplemental health claim due to an eligible disability or absence claim.
- Ability to take the plan with him if he changes jobs or retires

**The following illnesses and services were covered under his policy, and Dave only had to submit one claim to Prudential.**

**Dave's coverage:** \$30,000 initial benefit with a 500% lifetime maximum benefit

Covered Condition*	Benefit Amount
Heart attack—initial diagnosis	\$30,000
Lodging benefit (\$100 x 5 days)	\$500
Heart attack—second diagnosis 8 months later (second attack)	\$30,000
<b>Total benefit—Critical Illness Insurance</b>	<b>\$60,500</b>

\*Benefit amounts and covered conditions are based on a sample plan design. Actual plan design and benefits may vary.

**Find out more about benefits that help protect your savings from the unexpected.**

Contact your benefits administrator for more information.

†Out-of-pocket expenses include medical and non-medical expenses.

Names/situations identified in this document are for example/hypothetical/illustrative purposes only. Actual benefits may vary.

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

## **THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.**

**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. Product not available in all states.

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