



## **IMPORTANT:**

**This is a fixed indemnity policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

## **Looking for comprehensive health insurance?**

- **Visit [HealthCare.gov](https://www.healthcare.gov)** online or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

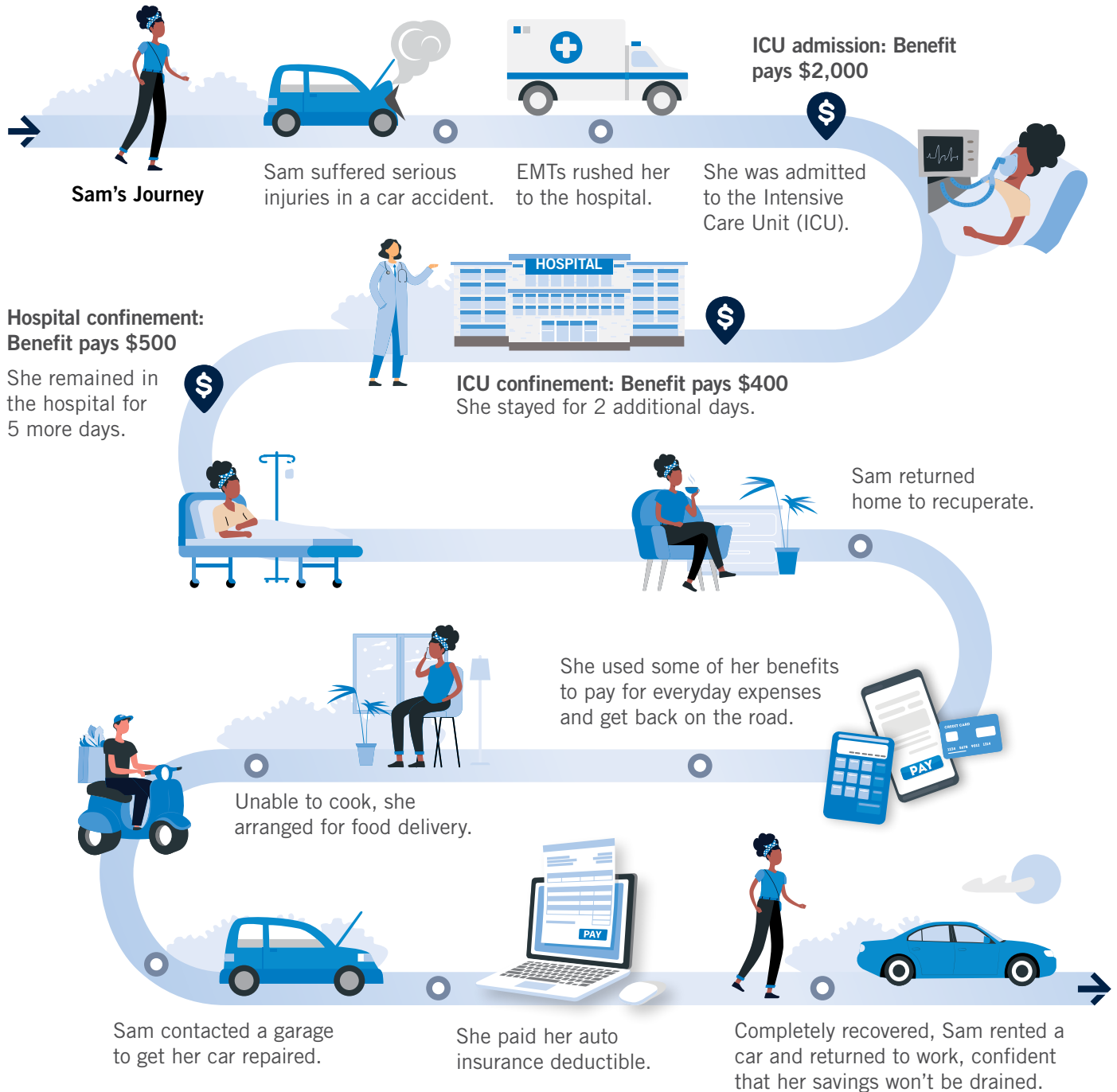
## **Questions about this policy?**

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

# An unexpected hospital stay can impact your financial health

Hospital Indemnity Insurance

Sam was seriously injured in a car accident on her way to work and was rushed to the hospital. Although she had a good medical plan, the expenses<sup>1</sup> were more than she expected. But Sam was smart to sign up for Hospital Indemnity Insurance from **The Prudential Insurance Company of America (Prudential)**, so she didn't need to dip into her savings. Sam worried less about cost, and more about getting better.



## ➔ Hospital indemnity insurance benefits are simple to understand and easy to use.

Hospital Indemnity Insurance provided Sam with:

- Benefits paid in addition to any other insurance benefits
- Guaranteed coverage regardless of her health
- Lump sum benefit paid directly to her to use however she likes
- Ability to take the plan with her if she changes jobs or retires

**The following medical services were covered under her policy, and Sam only had to submit one claim to Prudential.**

| Covered Event                                     | Benefit Amount* |
|---|-----------------|
| ICU admission                                     | \$2,000         |
| ICU confinement (2 days @ \$200 / day)            | \$400           |
| Total Hospital confinement (5 days @ \$100 / day) | \$500           |
| <b>Total benefit—Hospital indemnity Insurance</b> | <b>\$2,900</b>  |

\*Benefit amounts and coverages 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.

<sup>1</sup> Out-of-pocket 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.**

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.

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