

A close-up photograph of a person's hand in a light blue shirt, carefully placing a single wooden block on top of a stack of other wooden blocks. The stack is built on a white surface, and the background is a blurred office setting.

Diversified Communications

**Voluntary Benefits:
Critical Illness, Accident, Hospital Indemnity**

Benefit solutions that help financially protect you
and your loved ones



Voluntary Benefits



Help protect you and your loved ones with a safety net of benefits

**Your workplace
Voluntary Benefits
available to you**

Critical Illness Insurance

Accident Insurance

Hospital Indemnity

Critical Illness Insurance



What it is

The financial impact of an illness may be surprising.

Critical Illness Insurance pays you a lump sum benefit for the diagnosis of a covered critical illness while covered on the plan. Your plan covers 20 diseases/illnesses.

Guarantee Issue Options – up to \$30,000 for Employees and up to \$15,000 for Spouses and Children



What it does

- Pays you regardless of what your medical plan may cover.
- Guarantees coverage regardless of your health when you enroll during your annual enrollment period or if you experience a qualifying event.
- \$100 Annual Wellness Benefit
- No pre-ex, no max issue age, recurrence at 100% with 90-day separation period, no age reductions.

Did you know:

- 15 million Americans will **deplete their savings** to cover the cost of medical bills.¹

¹ Prudential, 2017 Financial Wellness Study. Based on a survey of full-time employees who have medical insurance; therefore, the results may appear higher than comparisons to national averages.

Critical Illness Insurance



Product in Action



Cindy is a wife, mother, and office manager, and was recently diagnosed with breast cancer. Luckily, Cindy's Critical Illness Insurance helped provide her with a financial cushion.

Critical Illness Insurance

Sample Coverage: \$30,000 initial benefit with a 500% lifetime maximum

COVERED CONDITION	BENEFIT AMOUNT*	TOTAL BENEFIT REMAINING
Lifetime maximum benefit		\$150,000
Breast cancer—initial diagnosis	\$30,000	\$120,000
Lodging benefit (\$100 x 2 days)	\$200	\$120,000
National Cancer Institute (NCI) Evaluation	\$500	\$120,000
Breast cancer—second diagnosis five years later (recurrence)	\$30,000	\$90,000
Total benefit—Critical Illness Insurance	\$60,700	\$90,000



THE DETAILS MATTER WITH CRITICAL ILLNESS INSURANCE

CRITICAL ILLNESS INSURANCE - \$100 WELLNESS BENEFIT

Blood test to determine triglycerides	Bone marrow testing	Carotid doppler
Chest x-rays	Colonoscopy	Doppler screening for peripheral vascular disease
Echocardiogram	Electrocardiogram (EKG)	Flexible sigmoidoscopy
Hemoccult stool specimen	Human papillomavirus (HPV) vaccination	Lipid panel
Mammogram	Pap smears or thin prep pap test	Serum protein electrophoresis
Skin cancer biopsy	Stress test on bicycle or treadmill	Thermography
Ultrasound screening of the abdominal aorta for abdominal aortic aneurysms		

Accident Insurance



What it is

Accident Insurance helps protect you when you suffer an unexpected accident.
It pays for a wide range of injuries and medical services, such as:

Fractures

Lacerations

Ambulance

Concussions

Dislocations

ER Visit



What it does

- Complements your medical plan, paying in addition to what your health plan may or may not cover.
- Guarantees you coverage regardless of your health.
- Low or High Plan Option
- Provides continued coverage at same group rates if you leave the company or retire.
- Offers coverage for your dependent spouse/domestic partner and child(ren).

Did you know:

40% of employees would struggle to pay a \$400 emergency expense.¹

¹ Board of Governors of the Federal Reserve System, "Report on the Economic Well-Being of U.S. Households in 2017." May 2018.

Accident Insurance



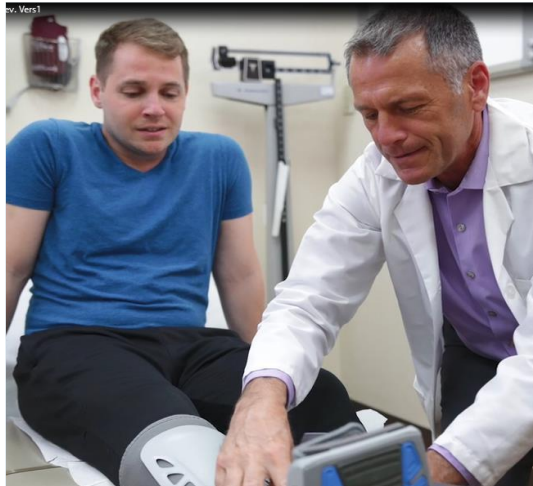
Value of the plan

- Payment is sent directly to you, not your doctor, hospital, or any other health care provider.
- Use your benefit however you like—for things like co-pays, babysitters, or even take-out.
- 24 Hour Protection
- Child's Organized Sports Benefit
- \$100 Annual Wellness Benefit
- Simplified claims process.
- Fracture claims are automatically packaged together.³

Accident Insurance



Product in Action



Chris

Young, healthy and active. He fractured his leg. Even with health insurance, it was a huge expense he just didn't count on.

Benefit amounts are based on a sample plan design. Actual plan design and benefits may vary.

Accident Insurance – High Option Example

CARE RECEIVED AFTER INJURY	BENEFIT AMOUNT
Ambulance (ground)	\$300
Emergency room	\$300
Closed Fracture (Leg)	\$2,400
X-Ray	\$100
Crutches	\$100
Physician follow-up (\$50 x 2 visits)	\$100
Physical therapy (\$25 X 6 visits)	\$150
Total benefit	\$3,450

The low plan benefit amount is \$2,250



THE DETAILS MATTER WITH ACCIDENT INSURANCE

ACCIDENT INSURANCE - \$100 WELLNESS BENEFIT

Blood test to determine triglycerides	Bone marrow testing	Carotid doppler
Chest x-rays	Colonoscopy	Doppler screening for peripheral vascular disease
Echocardiogram	Electrocardiogram (EKG)	Flexible sigmoidoscopy
Hemoccult stool specimen	Human papillomavirus (HPV) vaccination	Lipid panel
Mammogram	Pap smears or thin prep pap test	Serum protein electrophoresis
Skin cancer biopsy	Stress test on bicycle or treadmill	Thermography
Ultrasound screening of the abdominal aorta for abdominal aortic aneurysms		

Hospital Indemnity Insurance



What it is

A hospital stay can impact your budget. Hospital insurance pays you for events related to your hospitalization:

Hospital Admissions

Intensive Care Unit Admission

Daily In-Hospital Stays

Daily ICU Stays



What it does

- Complements your medical plan, paying in addition to what your health plan may or may not cover.
- Guarantees coverage regardless of your health.
- Provides continued coverage at same group rates if you leave the company or retire.
- Offers coverage for your dependent spouse/domestic partner and child(ren).
- \$100 Annual Wellness Benefit

Have you heard?

Medical expenses are the leading cause of U.S. bankruptcies.¹

Hospital Indemnity Insurance



Plan Design Options

Plans have no pre-ex, no pregnancy exclusions, no age reductions and no max issue age!



Low Option

- \$1,000 Hospital Admission
- \$1,000 ICU Admission - Stacking
- \$100 Daily Hospital Confinement
- \$200 Daily ICU Confinement

High Option

- \$2,000 Hospital Admission
- \$2,000 ICU Admission - Stacking
- \$200 Daily Hospital Confinement
- \$400 Daily ICU Confinement

**Payable up to 5 X's
per year per insured!**

Hospital Indemnity Insurance



Product in Action



Susan was in a car accident on her way to work and was seriously injured. Without her Hospital Indemnity benefit from work, she might have taken a loan from her retirement plan to pay what her medical plan didn't cover.

Hospital Indemnity Insurance

Susan chose the high option benefit

COVERED EVENT	BENEFIT AMOUNT
Hospital admission	\$2,000
Intensive Care Unit (ICU) admission	\$2,000
Intensive Care Unit (ICU) confinement (2 days @ \$400 / day)	\$800
Hospital confinement (5 days @ \$200 / day)	\$1,000
Total benefit—Hospital Indemnity Insurance	\$5,800



THE DETAILS MATTER WITH HOSPITAL INDEMNITY INSURANCE

HOSPITAL INDEMNITY - \$100 WELLNESS BENEFIT

Blood test to determine triglycerides	Bone marrow testing	Carotid doppler
Chest x-rays	Colonoscopy	Doppler screening for peripheral vascular disease
Echocardiogram	Electrocardiogram (EKG)	Flexible sigmoidoscopy
Hemoccult stool specimen	Human papillomavirus (HPV) vaccination	Lipid panel
Mammogram	Pap smears or thin prep pap test	Serum protein electrophoresis
Skin cancer biopsy	Stress test on bicycle or treadmill	Thermography
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Simplified 3-Step Claims Process for Accident, Critical Illness & Hospital Indemnity



Submit your claim quickly and easily online

- ✓ No paper forms
- ✓ No chasing medical records
- ✓ No fine print

Complete just 3 steps:

1.

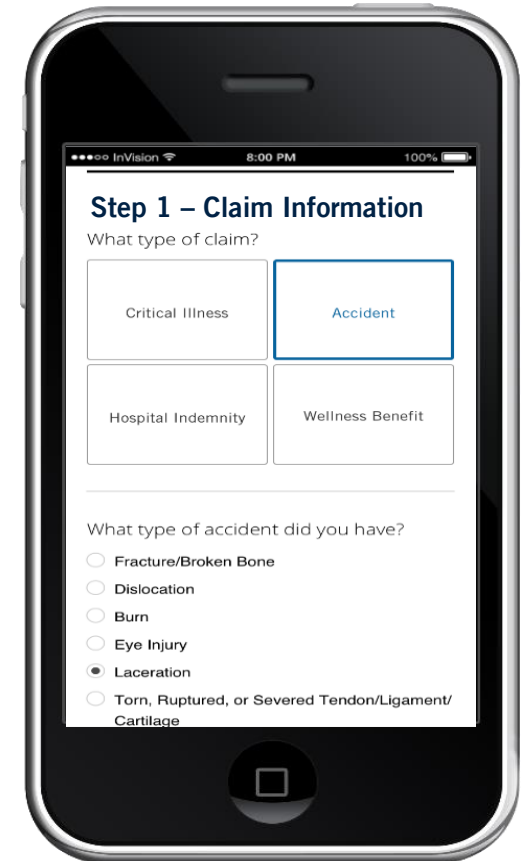
Tell us what happened and when.

2.

Who provided the treatment?

3.

Give us permission to get information from your doctor, so you don't have to.



Prudential takes everything from there, making it easier for you.

Claims can also be submitted by mail, fax, or over the phone

Accident, Critical Illness, and Hospital Indemnity



Value of the benefits

- Payments are sent directly to you, not your doctor, hospital, or any other health care provider.
- No health questions to qualify for coverage
- All plans are portable
- Helps protect your savings, so you can stay on track financially.
- Automatic benefit reminders throughout the year to remind you about submitting claims and how to submit a claim, helping ensure you get the full benefit provided by your plan.
- Wellness Claims can be submitted over the phone from 8am to 8pm EST. – 844-455-1002

¹ Please review your Outline of Coverage for the list of covered wellness exams and health screenings. The Screening/Wellness Benefit is not available in all states.

[These benefits may or may not be considered Health Savings Account (HSA) compatible. Tax laws are subject to change. Clients should confer with their independent counsel when determining what benefits to offer employees under the policy. Prudential cannot provide tax and/or legal advice.]



Prudential



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.

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.

Group Accident Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential’s Accident 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.

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.

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 Accident 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.