



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.



Don't miss out on continuing your accident, critical illness and/or hospital indemnity insurance coverage

Keep the financial protection accident, critical illness, and/or hospital indemnity insurance offers without interruption, even if:

- Your employment has been terminated
- Your hours have been reduced

Accident, critical illness, and/or hospital indemnity insurance coverages, issued by **The Prudential Insurance Company of America (Prudential)**, can help provide a financial cushion for unexpected out-of-pocket¹ costs from accidents, critical illnesses, or hospital stays—in addition to what your medical plan pays.

You may be eligible for the same accident, critical illness, and/or hospital indemnity insurance coverage at the same rate that was in place while you were with your employer. **Apply for coverage within 30 days of your termination date or 15 days of the date of the letter in the package, whichever is greater.**

➔ Start here

Once Prudential is notified of your termination or change in eligibility, you'll receive a package with:

Item	Action you may need to take
A letter explaining the application and approval process.	Review the letter.
Confirmation of the coverage you had at the time of your change in employment or eligibility (what products were carried, who was covered, and the coverage costs.)	Review your coverage. You can lower your coverage but can't add to it. For example: Employee and spouse with coverage can drop spouse coverage but cannot add coverage for children.
Continuation application The Continuation Form can also be downloaded at prudential.com/forms . Select the product link under "Voluntary Benefits."	Complete and mail this form to Prudential to apply for coverage continuation. Apply for coverage within 30 days from your date of termination or 15 days of the date of the letter, whichever is greater.
Electronic funds transfer form.	Complete and mail the form to set up an agreement to send your monthly premiums to Prudential via electronic funds transfer. Or you can mail Prudential a check every month or wire your payment.

What's next

- Prudential will confirm receipt of your application and/or your electronic funds transfer form within the time frame and determine your eligibility.
 - Each product has a requirement that the employee carried coverage for a specific amount of time. A standard eligibility requirement is usually 30 days before the termination date.
- Once Prudential determines your coverage eligibility, you're moved to an individual policy, from a group (employer) policy.
- You're billed directly, and premiums you already paid are applied.

Filing accident, critical illness, and/or hospital indemnity insurance claims is as easy as 1, 2, 3

Log in to www.prudential.com/mybenefits.

First time users: Click "Register Now" and enter your Control Number: 52653.

Select "My Claims," "File a supplemental health claim."

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.

You can also submit your claim by mail, fax, or phone

Mail:

The Prudential Insurance Company of America
c/o Accenture Insurance Services as Third-Party Administrator

PO Box 696038

San Antonio, TX 78269

Fax:

800-475-4052

Phone:

844-455-1002

Talk to a representative if you need to.

Call 844-455-1002, M-F, 8 a.m. to 8 p.m. ET.

¹ Benefits can be used for medical and non-medical expenses.

Group Accident, Group Critical Illness, and Group Hospital Indemnity Insurance coverages are limited benefit policies and are not substitutes for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and they do not provide reimbursement for such expenses.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

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