

▶ CRITICAL ILLNESS INSURANCE



A critical illness, such as cancer or heart attack, is not only a devastating physical blow, but can be a severe financial one as well.

In fact, 62% of all bankruptcies are the result of a medical issue, and 78% of people who went bankrupt because of medical costs had comprehensive health insurance.¹

With statistics like these, it's obvious that many American workers are simply not prepared for the financial effects of a critical illness. And this type of personal stress can lead to lost productivity at work. Critical Illness Insurance issued by The Prudential Insurance Company of America (Prudential) can help employees bridge the potential financial gap caused by a critical illness without increasing your cost or administrative burden.

An Affordable Way to Help Protect Against Risks to Financial Wellness

With Prudential, employees have the opportunity to purchase Critical Illness Insurance at affordable, age-banded rates.

For example, the average 42-year-old employee pays about \$8.50 per month for \$10,000 in coverage. If an employee enrolls for the guaranteed amount (\$10,000 or \$20,000) during an open or special enrollment period, no proof of good health is required. Coverage amounts above the guaranteed amount are also available but subject to evidence of insurability.

Approval for benefit payment is dependent upon proof of first incidence of diagnosis after the effective date of coverage. Benefits are paid as a lump sum based on the elected coverage amount at the time the claim has been approved. Benefit payments can be used for whatever purpose(s) the employee chooses—without restriction.

4 Ways Critical Illness Insurance from Prudential Makes Sense for Employers and Employees

- 1. The coverage does not terminate after one benefit payment.**
A Reoccurrence Benefit is a part of our standard offering and allows an insured to receive additional benefit payments for the second diagnosis of a previously covered condition up to a maximum benefit amount.
- 2. Seven conditions are covered, standard.** Under Prudential's plan, seven conditions are standard, see below, with flexibility to add more.
- 3. Employers can include additional covered conditions** to tailor their plan to match the specific needs of their workforce.

Covered Critical Illnesses

- ▶ Heart Attack
- ▶ Stroke
- ▶ Invasive Cancer
- ▶ Major Organ Transplant
- ▶ Renal Failure
- ▶ Cancer in Situ
- ▶ Coronary Artery Bypass Surgery

- 4. Our online claims process is streamlined and easy to use.** Employees can file claims and check claims status 24 hours a day, seven days a week, or use our standard claims process.

▶ EXPERIENCE. SIMPLICITY.

Everything we do is designed to make benefits easier—for you and your employees. To learn more about Critical Illness Insurance, please contact your Prudential representative.

THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NONSUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

¹ David U. Himmelstein, MD, Deborah Thorne, PhD, Elizabeth Warren, JD, and Steffie Woolhandler, MD, MPH, "Medical Bankruptcy in the United States, 2007: Results of a National Study," American Journal of Medicine, 2009.

This Critical Illness coverage is not comprehensive health insurance coverage (often referred to as "Major Medical Coverage").

It does not satisfy the individual mandate of the Affordable Care Act. It does not meet the requirements of minimum essential coverage as defined by federal law.

Group Critical Illness Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102. 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 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.

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