



## TRANSFORMING THE BENEFIT EXPERIENCE WITH PRUDENTIAL'S SUPPLEMENTAL HEALTH PRODUCTS

### Leading the market and making a difference

Prudential Group Insurance's future-focused suite of Supplemental Health products is designed for ease of administration. We offer employers broad benefit ranges and flexibility to support unique plan offerings and smooth takeovers. Employers and their employees can benefit from our solutions that deliver flexibility, efficiency, and value:

#### Flexibility

- **Plan design flexibility:** Broad flexibility helps meet organizations' unique challenges.
- **Administrative flexibility:** Our processes integrate with the way employers administer other benefits.
- **Continuation/portability:** Employees have the option to continue coverage after employment ends.

#### Efficiency

- **Self-administered billing options:** Enjoy easier administration with flexible billing options.
- **Simplified plan setup:** Reduced implementation time through our formal platform partnerships.
- **Pre-existing condition waiver:** Our plan standard is to waive any pre-existing conditions.
- **Guaranteed issue coverage:** Coverage is guaranteed, regardless of health status.

#### Value

- **Simplified claims experience:** Market leading, true-digital claims experience allows employees to get their benefits quickly and includes prompts for non-medical related benefits (e.g., travel and lodging). Prudential will gather any necessary medical documentation on behalf of the employee.
- **Auto-pay of claims:** Supplemental health claims are auto-initiated and paid based on eligible filed Disability and Absence claims.
- **Broad wellness benefit:** This option requires no documentation for claims of \$100 or less.
- **Pet boarding facility care:** Making sure all loved ones are cared for, we offer a benefit to employees who need to board a pet while receiving treatment for a covered condition.
- **Waiver of premium:** This can be quoted for employees who become totally disabled.
- **No age reduction:** No reduced payout for employees as they age.

# Our products

Our products help provide more protection and come equipped with a market-leading claims experience, making it simpler for employers to administer and employees to take advantage of their coverage.

## Accident Insurance

- **Benefit bundling of fracture claims:** When an accident claim is related to a fracture, we'll automatically bundle additional benefits available to the participant. Additional bundled benefits include emergency room, physician follow up, therapy services, and X-ray.
- **Alternative therapy benefits (chiropractic and acupuncture):** Therapy benefits that extend beyond traditional services to help address increasing demand for alternative care methods.
- **Occupational HIV and hepatitis benefits:** A first for accident plans, these benefits were designed to address critical occupational hazards.
- **Pain management benefit:** Includes cortisone, steroid, and epidural shots.
- **Flexible ambulance benefits:** An ambulance benefit that includes various modes of transport such as ground, air, and water.
- **Telemedicine benefit:** Offers benefits for virtual interactions with providers.



### Bundling of benefits in action

When Juliette files an accident claim for a fractured elbow, the system automatically pre-selects additional benefits for physical therapy, X-rays, and follow-up care, helping to maximize the total benefit she receives.\*

## Critical Illness Insurance

- **80+ possible covered conditions:** Our plan offers a wide range of possible covered conditions allowing for more flexible plan designs.
- **No waiting periods between separate covered conditions:** Participants can file a claim for a different covered condition immediately after the first diagnosis, with no waiting period.
- **Diagnosis-based contract language:** Our benefits pay based on diagnosis with no treatment requirement.
- **Does not require a specialist for most diagnoses:** For most benefits, we require only that a diagnosis be made by a doctor but not limited to specialty.
- **National Cancer Institute Evaluation benefit:** Provides a second opinion on diagnosis and/or treatment for participants diagnosed with cancer.
- **Infectious disease benefit (includes COVID-19):** Our infectious disease benefit covers a number of common illnesses, including COVID-19.
- **Alzheimer's Disease—simple diagnosis:** Employees need only to show proof of diagnosis to receive a benefit. This benefit does not require treatment to be payable.
- **Extensive list of childhood conditions available:** We cover over 15 childhood conditions.
- **Flexible recurrence wait period:** Plan pays 100% of the benefit for a covered condition which we previously paid a benefit.
- **Attained Age or Issue Age rates:** Flexibility to offer attained age or issue age rate structure.

## Hospital Indemnity Insurance

- **Admission and confinement benefits:** Covers 5 hospitalizations per year per covered person.
- **Flexibility to define benefits for newborn at birth:** Daily in-hospital stay and admission benefits available to be quoted for newborn dependents.
- **Facility care benefits for mental health and substance abuse:** Designed to help address some of the out-of-pocket costs associated with providing proper facility care for a loved one.
- **Premature infant and NICU benefit:** A benefit designed to help address some of the financial challenges associated with premature childbirth and hospitalization.
- **High-risk pregnancy benefit:** Additional percentage paid for confinements related to a high-risk pregnancy.
- **Pandemic benefit:** Additional percentage paid for confinements related to a pandemic.
- **Quarantine benefit:** Additional percentage paid for confinements related to medical quarantine in a hospital.
- **4-tier composite rates:** All ages receive the same benefits and the same rates, making benefits easier to administer and understand.

Prudential is the rock you can rely on for supplemental health benefits.

**Our experts are ready to consult with you on delivering the right solutions to you.**

**Contact your Prudential representative today.**



\* Example is for illustrative purposes only.

Certain benefits may not be approved in all states.

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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