SARES REGIS GROUP

Learn more about your critical illness insurance

Many people aren't financially prepared for the unexpected costs of a serious illness. ***Even a good medical plan can leave you with out-of-pocket expenses.***[‡] *You may have to pay deductibles, co-pays, and everyday expenses, while making up for salary from time off from work.*

Critical illness insurance can help provide a financial cushion so you can stay on track financially and focus on your recovery.

Answers to frequently asked questions

I have a good medical plan, so why do I need critical illness insurance?
Critical illness insurance works to complement your medical coverage—paying in addition to what your medical plan may or may not cover.

It pays a lump sum amount directly to you to use however you choose, like for out-of-pocket* medical costs such as deductibles, co-pays, or non-covered services. You can even use it to pay for everyday living expenses, like babysitters and take-out food, making recovery easier and helping you safeguard your savings.

What types of conditions are covered?
Critical illness insurance, issued by **The Prudential Insurance Company of America (Prudential)**, pays you for a variety of medical conditions including, but not limited to:

- Alzheimer's Disease
- Cancer--invasive or in situ
- Coma
- Coronary Artery Disease (severe)
- Heart Attack
- Major Organ failure
- Paralysis
- Renal (Kidney) failure
- Stroke
- Infectious disease benefit (includes Covid-19)

Every **40 seconds** someone has a stroke in the U.S.[†]

Monthly employee coverage[‡] may **cost less than the allowance** for a 10-year old.**

Enroll from
November 1 to
November 15, 2024

Prudential

How much would it cost?
Critical illness insurance may cost less than you think. It's designed to be an affordable way to complement your current medical plan. You can find your specific rates in the enrollment materials provided by your employer.

Do I have to answer medical questions to get this coverage?
No. You're guaranteed coverage regardless of your health when you enroll during your annual open enrollment period or if you experience a qualifying event. You just need to be actively at work on the day your coverage starts.

Is my family eligible to enroll for this coverage?
Yes. You can choose coverage for yourself as well as eligible family members.

Can I keep my coverage if I change jobs or retire?
Yes, If you change jobs or retire, you can take your coverage with you and continue paying the same group rates.

What additional benefits are included in the plan?
Health screening Benefit: With our health screening benefit,[††] each covered person can receive $75 every year for getting one health screening test, such as a blood test, chest x-rays, stress tests, colonoscopy, or mammogram.

Transportation benefit: Our transportation benefit pays a covered person's round-trip travel between his/her primary residence and a medical facility.

Lodging benefit: The lodging benefit provides $100 per day if a companion is accompanying a covered personwhile hospitalized.

Are filing claims really that simple?
Our claims process is as easy as 1, 2, 3:

1. Log in to: **www.prudential.com/mybenefits** First-time users: Click "Register Now."

Scan the QR code using your mobile device camera or a QR app.

2. Select "My claims" from the left side menu and click on the option to "File a claim/Report an absence."
3. Give us permission to get information from your doctor, so you don't have to.

We'll notify you when a claim decision is reached and send payments directly to you. We'll also auto-pay a critical illness claim due to an eligible disability or absence claim.

How can I enroll or find out more information?
Contact your benefits administrator for more information.

*Benefits can be used for medical and non-medical purposes.

†Centers for Disease Control and Prevention. Stroke Facts. **https://hcup-us.ahrq.gov/reports/statbriefs/sb261-Most-Expensive-Hospital-Conditions-2017.jsp**, accessed June 14, 2022.

‡Premium is based on Prudential's standard plan designs. Actual costs may vary by group plan design.

Scholastic Parents, "Allowance, Age by Age." **https://www.inc.com/sarah-jackson/best-tv-streaming-services.html, accessed June 14, 2022.

††The health screening benefit is not available in all states and may be referred to as a wellness benefit or health screening benefit in your certificate.

Product may not be available in all states at this time.

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

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 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.