



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.



Take advantage of your health screening benefit

*Congratulations! You made a great decision by enrolling for Accident, Critical Illness and Hospital Indemnity Insurance issued by **The Prudential Insurance Company of America (Prudential)**.*

➔ But did you know that your coverage includes a health screening benefit¹ of \$50 for Accident, \$75 for Critical Illness and \$50 for Hospital Indemnity Insurance, which helps you to stay healthy by encouraging you to complete your health screening tests such as your routine health check-up, dental exam, mammogram, Covid-19 testing, and more?² And now you can easily submit your wellness claim without any documentation just by:

- Visiting www.prudential.com/mybenefits
- Or calling **844-455-1002**, M-F, 8 a.m. to 8 p.m. ET to speak with a representative.

Claim your benefit if you or a covered person received one of the covered wellness benefits listed below. For a complete list of health screening tests, please see your Outline of Coverage.

Health Screening Test	
Biopsies for cancer	Carotid doppler
Blood chemistry panel	Chest x-rays
Blood test to determine total cholesterol	Clinical testicular exam
Blood test to determine triglycerides	Colonoscopy
Bone marrow testing	Complete blood count (CBC)
Breast MRI	Covid-19 vaccination
Breast sonogram	Dental exam
Breast ultrasound	Digital rectal exam (DRE)
Cancer antigen 125 blood test for ovarian cancer (CA 125)	Doppler screening for cancer
Cancer antigen 15-3 blood test for breast cancer (CA 15-3)	Doppler screening for peripheral vascular disease
Carcinoembryonic antigen blood test for colon cancer (CEA)	Echocardiogram
	Electrocardiogram (EKG)

Electroencephalogram (EEG)	Serum cholesterol test to determine LDL and HDL levels
Endoscopy	Serum protein electrophoresis
Eye exam	Skin cancer biopsy
Fasting blood glucose test	Skin cancer screening
Fasting plasma glucose test	Skin exam
Flexible sigmoidoscopy	Stress test on bicycle or treadmill
Hearing test	Successful completion of smoking cessation program
Hemoccult stool specimen	Tests for sexually transmitted infections (STIs)
Hemoglobin A1C	Thermography;
Immunizations/vaccinations	Two hours post-load plasma glucose test;
Lipid panel	Ultrasound screening of the abdominal aorta for abdominal aortic aneurysms
Mammogram	Ultrasounds for cancer detection;
Oral cancer screening;	Virtual colonoscopy.
Pap smears or thin prep pap test	
Prostate-specific antigen (PSA) test	
Routine health check-up exam (including Covid-19 testing)	

1 The health screening benefit is payable once per calendar year, per covered person, if the covered person receives a covered health screening test while not confined in a hospital.

2 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 features may not be approved in all states 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 – THESE POLICIES DO NOT PROVIDE COVERAGE FOR SICKNESS

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

Group Accident, Hospital Indemnity and Group Critical Illness Insurance coverages are limited benefit policies issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's Group Accident, Hospital Indemnity and Group Critical Illness Insurance coverages 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. 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: 83500 and 114774.

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