

**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)** 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.



Hospital Indemnity Insurance Plan

Issued by The Prudential Insurance Company of America

Hospital costs can be staggering, even for those with health insurance, so it's no surprise that hospital admissions and stays are a leading cause of medical debt.² Hospital Indemnity (HI) insurance can provide emergency funds when you need them most.

HI insurance can help with the costs of hospital admission and confinement that may not be covered by other insurance. It's an attractive complement to your health insurance, especially if you have a high-deductible plan.

HI insurance pays cash directly to you for hospital admissions and hospital stays. Payments can be used for any purpose, including medical co-pays, deductibles, and everyday living expenses.

Features

- Provides cash benefits for hospital admissions and hospital stays
- Pays an ICU admission benefit in addition to a hospital admission benefit
- Anyone can qualify, as there are no medical questions or physical exams
- Simple claims process. Submit your claim and receive payment within days
- No restrictions. Benefits can be used for whatever purpose you choose



Nearly half of people who experience medical bankruptcy name hospital bills as their biggest expense.¹



About a **quarter of adults** with medical debt owe more than \$5,000.²



Two-thirds of those with medical debt say it causes them to cut spending on food, clothing, and other basics.²

Visit [MeyerandAssoc.com/Hospital-Indemnity-Insurance](https://www.MeyerandAssoc.com/Hospital-Indemnity-Insurance)
or call 973-774-7221 (Weekdays 8:30 a.m. – 6 p.m. ET)

Hospital Indemnity Plan Benefits*

Benefits	
Hospital Admission Benefit	\$1,000
ICU Admission Benefit	\$1,000
Hospital Confinement Benefit	\$150
ICU Confinement Benefit	\$300

Monthly Premiums for Hospital Indemnity Insurance**

Attained Age	Premium	Attained Age	Premium
<25	\$6.44	50-54	\$13.49
25-29	\$8.83	55-59	\$15.63
30-34	\$9.85	60-64	\$20.16
35-39	\$9.70	65-69	\$26.57
40-44	\$10.79	70-74	\$33.54
45-49	\$11.99	75-79	\$43.66

* Admissions must occur within 90 days of covered accident, injury, or illness. Benefits not payable for ER or outpatient treatment, or for stays of less than 24 hours. ICU Admission Benefit pays in addition to Hospital Admission Benefit. Hospital and ICU Confinement benefits are payable for up to 30 days. See Insurance Certificate for complete details.

**You can insure your child(ren) for an additional \$3.28 per month.

¹ "Many Americans Still Can't Pay Off Less than \$5,000 in Medical Debt," Debt.com, 2021

² "Health Care Debt In The U.S.: The Broad Consequences Of Medical And Dental Bills," Kaiser Family Foundation, 2022

This may contain marketing language, on products issued by The Prudential Insurance Company of America, that has not yet been approved in all states.

The products issued by The Prudential Insurance Company of America may not be available in all states.

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

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

Hospital Indemnity insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's Hospital Indemnity 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. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 83500.

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