DON'T LET AN UNEXPECTED ACCIDENT OR ILLNESS AFFECT MORE THAN YOUR HEALTH.

Learn why supplemental health insurance is important.

Even with a good medical plan, the out-of-pocket expenses from an unexpected accident, illness, or hospital stay can disrupt your financial path and progress toward life goals. Supplemental health insurance complements any other insurance you may have. You're guaranteed coverage—regardless of your health—and there are no health questions to answer to enroll.

How it works

If you need to make a claim, you may receive a lump-sum payment that you can use however you like[1], to help pay for medical costs not covered by traditional insurance or for non-medical costs like transportation, groceries, and food delivery services.

Types of supplemental health insurance

Supplemental health insurance issued by **The Prudential Insurance Company of America (Prudential)** can help protect your pocket and overall well-being.

Accident
This insurance provides benefits for medical services received related to an injury, such as:
- Fractures and dislocations
- Lacerations
- Emergency room visits

Critical Illness
This insurance covers a variety of conditions, such as:
- Cancer—invasive or in situ
- Alzheimer's disease
- Stroke

Hospital Indemnity
This insurance pays a benefit for a variety of medical services received, such as:
- Hospital admissions, including ICU
- Daily in-hospital stays, including ICU
- Premature infant and NICU benefit

How can I enroll?

Contact your benefits administrator for more information.

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Prudential

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Submit your claim

Online at mybenefits.prudential.com
Log In > "My Claims > "File a Supplemental Health Claim"

If you're a first-time user, you'll need to register before logging in, using Control Number 72675.

We will also initiate a supplemental health claim on your behalf due to an eligible disability claim.

Effective January 1, 2026, **The Prudential Insurance Company of America (Prudential)** will be our new provider for Accident, Critical Illness, and Hospital Indemnity Insurance.

Additional benefits

Coverage varies by plan and may include a $50 for accident, and $50 for critical illness payout once per calendar year, per covered person for getting a covered health screening test[2,3],, and payment to cover transportation for a covered person's round-trip travel between their primary residence and a medical facility, and a daily payment toward lodging if a companion is accompanying a covered person while hospitalized.

[1] Benefits can be used for medical and non-medical expenses.
[2] 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.
[3] 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 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.

These policies provide Accident and Hospital Indemnity insurance only. They do 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 Accident, Group 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, Group 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. In Washington, the controlling document is the Certificate, not the Contract. 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.