



▶ BECAUSE YOU HAVE QUESTIONS ABOUT CRITICAL ILLNESS

Frequently Asked Questions

What is Critical Illness Insurance?

Critical Illness Insurance issued by The Prudential Insurance Company of America (Prudential) pays a lump-sum benefit amount, directly to the insured, upon the occurrence of a specified covered condition. The benefit can be used for any purpose, including to help with any out-of-pocket expenses due to a serious illness or injury.¹

I already have comprehensive medical insurance and disability insurance coverages. Isn't this the same thing?

No. Critical Illness Insurance is not a comprehensive medical insurance or disability insurance coverage. This coverage does not replace those coverages or pay benefits in the same way. With Critical Illness Insurance, you receive a lump-sum benefit that can be spent however you like.

Must I use my lump-sum benefit only to pay medical bills?

No. There are no restrictions, and you do not have to account for how you spend the benefit. For example, you could help pay for co-pays/co-insurance, prescriptions, or treatments not covered by your health insurance. Or, if you or your spouse cannot work due to your covered condition, you could use these funds to help pay for day-to-day living expenses. Maybe you need to pay for child care or eldercare, or for someone to do the cleaning, shopping, or home maintenance you would normally do.

How can I obtain Critical Illness Insurance?

Your employer is pleased to offer you this valuable coverage as part of your overall benefits package. Prudential's Critical Illness Insurance is 100% employee paid and available at affordable, age-banded rates.

If you enroll during a special or open enrollment period, certain coverage amounts (i.e., \$10,000 or \$20,000) may be available to you without answering any health questions. For coverage levels higher than that guaranteed amount, proof of good health satisfactory to Prudential will be required.

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▶ **BENEFITS TO HELP PROTECT WHAT MATTERS MOST TO YOU**

What conditions are covered?

Generally, the covered critical conditions are:

- ▶ Cancer in situ
- ▶ Coronary artery bypass surgery
- ▶ Heart attack
- ▶ Invasive cancer
- ▶ Major organ transplant
- ▶ Renal failure
- ▶ Stroke

Your employer's specific plan may vary.

What are the criteria for how benefits are paid?

To receive a benefit, all that is needed is a diagnosis. There is no need to undergo treatment or provide proof of any expenses incurred. Benefits are paid as a lump sum based on the elected level of coverage at the time the claim is approved. Please note: Benefits are not payable for a critical condition caused by or resulting from a pre-existing condition that is diagnosed within the first 12 months of critical illness coverage.

How do I pay for this coverage?

Premiums are paid through automatic payroll deductions. There are no separate bills to pay.

How can I find out more?

Please review any materials you have received at home or at work about Prudential's Critical Illness Insurance. There you will learn more about the plan, including costs and coverage details, how you can enroll, and who to contact for more information. Contact your benefits administrator or HR representative if you have not received any printed or electronic communications yet.

¹ Out-of-pocket expenses related to an illness or injury may be both medical and non-medical expenses.

This Critical Illness coverage is not comprehensive health insurance coverage (often referred to as "Major Medical Coverage"). It does not satisfy the individual mandate of the Affordable Care Act. It does not meet the requirements of minimum essential coverage as defined by federal law.

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Group Critical Illness Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102. 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 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.

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		Employee Monthly Cost per Unit									
Rating Age	Per \$1,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
<25	\$ 0.174	\$ 1.74	\$ 3.48	\$ 5.22	\$ 6.96	\$ 8.70	\$ 10.44	\$ 12.18	\$ 13.92	\$ 15.66	\$ 17.40
25-29	\$ 0.242	\$ 2.42	\$ 4.84	\$ 7.26	\$ 9.68	\$ 12.10	\$ 14.52	\$ 16.94	\$ 19.36	\$ 21.78	\$ 24.20
30-34	\$ 0.366	\$ 3.66	\$ 7.32	\$ 10.98	\$ 14.64	\$ 18.30	\$ 21.96	\$ 25.62	\$ 29.28	\$ 32.94	\$ 36.60
35-39	\$ 0.582	\$ 5.82	\$ 11.64	\$ 17.46	\$ 23.28	\$ 29.10	\$ 34.92	\$ 40.74	\$ 46.56	\$ 52.38	\$ 58.20
40-44	\$ 0.948	\$ 9.48	\$ 18.96	\$ 28.44	\$ 37.92	\$ 47.40	\$ 56.88	\$ 66.36	\$ 75.84	\$ 85.32	\$ 94.80
45-49	\$ 1.522	\$ 15.22	\$ 30.44	\$ 45.66	\$ 60.88	\$ 76.10	\$ 91.32	\$ 106.54	\$ 121.76	\$ 136.98	\$ 152.20
50-54	\$ 2.290	\$ 22.90	\$ 45.80	\$ 68.70	\$ 91.60	\$ 114.50	\$ 137.40	\$ 160.30	\$ 183.20	\$ 206.10	\$ 229.00
55-59	\$ 3.364	\$ 33.64	\$ 67.28	\$ 100.92	\$ 134.56	\$ 168.20	\$ 201.84	\$ 235.48	\$ 269.12	\$ 302.76	\$ 336.40
60-64	\$ 4.916	\$ 49.16	\$ 98.32	\$ 147.48	\$ 196.64	\$ 245.80	\$ 294.96	\$ 344.12	\$ 393.28	\$ 442.44	\$ 491.60
65-69	\$ 6.808	\$ 68.08	\$ 136.16	\$ 204.24	\$ 272.32	\$ 340.40	\$ 408.48	\$ 476.56	\$ 544.64	\$ 612.72	\$ 680.80
70-74	\$ 9.556	\$ 95.56	\$ 191.12	\$ 286.68	\$ 382.24	\$ 477.80	\$ 573.36	\$ 668.92	\$ 764.48	\$ 860.04	\$ 955.60
75-79	\$ 13.350	\$ 133.50	\$ 267.00	\$ 400.50	\$ 534.00	\$ 667.50	\$ 801.00	\$ 934.50	\$1,068.00	\$1,201.50	\$1,335.00

		Spouse Monthly Cost per Unit (Coverage not to exceed 50% of Employee's amount)									
Rating Age	Per \$1,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
<25	\$ 0.160	\$ 0.80	\$ 1.60	\$ 2.40	\$ 3.20	\$ 4.00	\$ 4.80	\$ 5.60	\$ 6.40	\$ 7.20	\$ 8.00
25-29	\$ 0.240	\$ 1.20	\$ 2.40	\$ 3.60	\$ 4.80	\$ 6.00	\$ 7.20	\$ 8.40	\$ 9.60	\$ 10.80	\$ 12.00
30-34	\$ 0.360	\$ 1.80	\$ 3.60	\$ 5.40	\$ 7.20	\$ 9.00	\$ 10.80	\$ 12.60	\$ 14.40	\$ 16.20	\$ 18.00
35-39	\$ 0.580	\$ 2.90	\$ 5.80	\$ 8.70	\$ 11.60	\$ 14.50	\$ 17.40	\$ 20.30	\$ 23.20	\$ 26.10	\$ 29.00
40-44	\$ 0.960	\$ 4.80	\$ 9.60	\$ 14.40	\$ 19.20	\$ 24.00	\$ 28.80	\$ 33.60	\$ 38.40	\$ 43.20	\$ 48.00
45-49	\$ 1.540	\$ 7.70	\$ 15.40	\$ 23.10	\$ 30.80	\$ 38.50	\$ 46.20	\$ 53.90	\$ 61.60	\$ 69.30	\$ 77.00
50-54	\$ 2.340	\$ 11.70	\$ 23.40	\$ 35.10	\$ 46.80	\$ 58.50	\$ 70.20	\$ 81.90	\$ 93.60	\$ 105.30	\$ 117.00
55-59	\$ 3.440	\$ 17.20	\$ 34.40	\$ 51.60	\$ 68.80	\$ 86.00	\$ 103.20	\$ 120.40	\$ 137.60	\$ 154.80	\$ 172.00
60-64	\$ 5.020	\$ 25.10	\$ 50.20	\$ 75.30	\$ 100.40	\$ 125.50	\$ 150.60	\$ 175.70	\$ 200.80	\$ 225.90	\$ 251.00

		Dependent Child(ren) Monthly Cost per Unit (Coverage not to exceed 50% of Employee's amount)					
Rating Age	Per \$1,000	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000
<25	\$ 0.240	\$ 0.60	\$ 1.20	\$ 1.80	\$ 2.40	\$ 3.00	\$ 3.60