

**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

How this plan works

Could you cover unexpected hospital bills? Hospital Indemnity (HI) insurance can be particularly helpful given that a majority of Americans don't have enough savings to cover unplanned medical bills.¹

HI insurance provides cash benefits to help with expenses that may or may not be covered by your health insurance. Here's how it works.

*Gallbladder Emergency		*Car Accident	
<p>You experience severe abdominal pain so you go to the hospital. You are admitted and have emergency surgery to remove your gallbladder. You stay for two nights.</p> <p>Although you have health insurance, you are responsible for \$2,500 in out-of-pocket expenses due to your deductible, coinsurance, and other expenses not covered by your plan. With HI insurance, your out-of-pocket cost is reduced by 46% to \$1,350.</p>		<p>You are involved in a car crash that results in your admission to the ICU. You are confined to the ICU for two nights, and you stay hospitalized for an additional three nights.</p> <p>Your medical insurance leaves you with \$5,000 in out-of-pocket expenses due to your deductible, coinsurance, and other expenses not covered by your plan. With HI insurance, your out-of-pocket cost is reduced by 52% to \$2,600.</p>	
Benefits Payable To You			
Out-of-pocket costs	\$2,500	Out-of-pocket costs	\$5,000
Hospital Admission Benefit	- \$1,000	Hospital Admission Benefit	- \$1,000
Hospital Confinement Benefit	- \$150	ICU Admission Benefit	- \$1,000
Net out-of-pocket costs	= \$1,350	ICU Confinement Benefit	- \$300
Savings	\$1,150 (or 46%)	Hospital Confinement Benefit	- \$300
		Net out-of-pocket costs	= \$2,400
		Savings	\$2,600 (or 52%)

*For illustrative purposes only

**Visit MeyerAndAssoc.com/Hospital-Indemnity-Insurance
or call 973-774-7221 (Weekdays 8:30 a.m. – 6 p.m. ET)**

¹ “Less than Half of Americans Have Savings to cover a \$1,000 Surprise Expense,” www.bankrate.com , 2022.

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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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