

**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.



Critical Illness Insurance

For Added Peace of Mind

A serious illness could have serious costs—and not all are covered by health insurance. Even after a deductible is met, some plans may still only pay 60 – 80% of costs.

Critical Illness (CI) Insurance issued by **The Prudential Insurance Company of America**, offers solid insurance protection by bridging health insurance gaps that could leave you vulnerable. CI Insurance would provide payments for 100% of your elected benefit amount for the following conditions:

- **Heart Disease and Stroke.** In the United States, someone has a heart attack every 40 seconds.¹ The average cost of a heart attack is a staggering \$87,184.² If your insurance covers 60%, you can expect to receive bills for the remainder:

Medical Expenses	\$87,184
Insurance Covers 60%	\$52,310
Remaining Expenses	\$34,874

- **Cancer.** Americans have a 40% chance of developing cancer. More than 1.7 million people are diagnosed each year.³ Comprehensive cancer care can cost hundreds of thousands of dollars, with the list price for many prescription treatments now at more than \$100,000 annually.³ If your treatment costs \$120,000 and your health insurance covers 80%, the remaining 20% will be your responsibility:

Medical Expenses	\$120,000
Insurance Covers 80%	\$96,000
Remaining Expenses	\$24,000

- **Alzheimer’s Disease.** This progressive brain disease affects 1 in 10 adults aged 65 and older⁴ and can place a tremendous financial strain on families. The average annual out-of-pocket medical costs for older adults with Alzheimer’s and other dementias are nearly five times higher than costs for people without those conditions (\$11,600 versus \$2,500).⁴ If your insurance covers 70%, you’ll incur costs for the remainder—possibly year over year:

Medical Expenses	\$11,600
Insurance Covers 70%	\$8,120
Remaining Expenses	\$3,480

When you consider statistics like these, Critical Illness Insurance makes sense.

**Visit [MeyerAndAssoc.com/Critical-Illness-Insurance](https://www.MeyerAndAssoc.com/Critical-Illness-Insurance)
or call 973-774-7221 (Weekdays 8:30 a.m. – 6 p.m. ET)**



¹ Heart Disease Facts, Centers for Disease Control (CDC), www.cdc.gov, accessed August 2022.

² Heart Disease - Heart Attack, www.WebMD, 2019.

³ American Cancer Society, www.cancer.org, 2022.

⁴ "The Cost of Alzheimer's Disease," Cure Alzheimer's Fund, www.curealz.org, accessed August 2022.

The examples shown are for illustrative purposes only.

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

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

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