

Hospital Indemnity Insurance Plan Summary and Rate Sheet

Asbury Communities

Coverage Effective: 1/1/2021

Hospital Indemnity Insurance issued by **The Prudential Insurance Company of America (Prudential)** pays you regardless of what your medical plan covers. Your benefits are paid directly to you to spend however you like, including out-of-pocket medical costs and everyday living expenses.

Below is a summary of the coverage available to you, your spouse and child(ren). For a complete list of benefits, limitations and exclusions, please refer to your Certificate of Coverage.

This is a summary of benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the group contract issued by The Prudential Insurance Company of America, the terms of the group contract will govern.

Benefit Type: Hospital Benefits	Benefit Limits	Benefit Amounts
Hospital Admission	5 times per calendar year	\$1,000.00
ICU Admission	5 times per calendar year	\$1,000.00
In-Hospital Stay	Up to 90 days per year. When an admission benefit is paid, the confinement benefit pays on day 2.	\$100.00
Hospital ICU Stay	Up to 90 days per calendar year. When an admission benefit is paid, the confinement benefit pays on day 2.	\$200.00

Benefit Type: Additional Benefits	Benefit Limits	Benefit Amounts
Health Screening/ Wellness¹	Paid 1x per calendar year per insured person if they take one of the eligible screening/preventive tests.	\$50

*Health Screening/Wellness Benefit: Prudential will pay an annual benefit (defined above) when you or a covered dependent take one of the eligible screening/preventive measures. You will not receive an additional payment if you take more than one.

Insurance Rates

Monthly cost to you

Insured	
Employee	\$16.15
Employee and Spouse	\$29.67
Employee and Child/ren	\$23.18
Employee and Family	\$37.87

¹ The Screening/Wellness Benefit is not available in all states.

Hospital Indemnity Insurance is not approved in all states.

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

This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

Group Hospital Indemnity Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. This policy is not a substitute, nor does it provide for medical coverage or Medicare as defined by federal law, and certain states may require the insured to have medical coverage in order to enroll. The policy or its provisions may include certain limitations and exclusions and vary or be unavailable in some states. Benefit provisions are subject to state and federal mandates. Future mandates will be incorporated into the plan as of the date required by law. If there is a discrepancy between this document and the policy/certificate issued by Prudential, the Group Contract will govern. For details concerning entire coverage, review your policy/certificate carefully. Contract Series: 83500 ©2020 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, the Rock symbol and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.