

Critical Illness Insurance — Frequently Asked Questions



What is critical illness insurance?

Critical illness insurance helps provide financial protection against direct and indirect out-of-pocket costs associated with a specified covered condition. Medical expenses are a leading cause of personal bankruptcy,¹ and this coverage can help bridge the gap financially, letting you focus on getting better.

But I already have health and disability insurance coverages. Aren't these the same thing?

No. Critical illness insurance is not a health or disability insurance plan. This coverage does not replace those plans or pay benefits in the same way. You receive a lump-sum benefit that can be spent however you like.

So I don't have to use my lump-sum benefit only to pay medical bills?

No. There are no restrictions, and you do not account for how you spend the benefit. For example, you could 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 pay for day-to-day living expenses. Maybe you need to pay for child- 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. This coverage is issued by The Prudential Insurance Company of America (Prudential), a leader in group insurance benefits. 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, \$20,000, or \$30,000) 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.

What critical conditions are covered?

Generally, the covered critical conditions are: cancer in situ, invasive cancer, coronary artery bypass surgery, heart attack, major organ transplant, renal failure, and stroke. Your employer's specific plan may vary.

What are the criteria for how benefits are paid?

Approval for payment of a benefit is dependent on the first incident of diagnosis after you have purchased the insurance. Benefits are paid as a lump sum based on the elected level of coverage at the time the claim is approved. To receive a benefit, all that is needed is a diagnosis.

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 David U. Himmelstein, MD, Deborah Thorne, PhD, Elizabeth Warren, JD, and Steffie Woolhandler, MD, MPH, "Medical Bankruptcy in the United States, 2007: Results of a National Study," American Journal of Medicine, 2009.

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.

Group Critical 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