

Critical Illness Insurance — An Added Benefit When It's Needed Most



County of Sacramento

Voluntary Critical Illness, Spouse/Domestic Partner Critical Illness, Child Critical Illness

Issued by The Prudential Insurance Company of America

Effective: January 1, 2016

As a permanent full-time employee or permanent part-time employee, you can purchase coverage for you and your family through your employer's Group Critical Illness Insurance plan, issued by Prudential.

Covered Conditions

PAID AT 100% OF COVERAGE AMOUNT	Heart Attack - Full Benefit Cancer – Major Organ Transplant – Renal (kidney) Failure - Stroke
PAID AT 25% OF COVERAGE AMOUNT	Partial Benefit Cancer - Coronary Artery Bypass Surgery – Alzheimer's Disease – Coma – Deafness – Heart Valve Replacement – Parkinson's Disease – Terminal Illness

ADDITIONAL BENEFITS

- **National Cancer Institute Evaluation Benefit** of \$500 when a covered person seeks evaluation or consultation at an NCI-sponsored cancer center. \$250 for the transportation and lodging of the covered person receiving the evaluation/consultation if the cancer center is more than 100 miles from the covered person's residence.
- **Transportation benefit** for transportation expenses of the lesser of the actual charges incurred for commercial travel, plus \$0.50/mile for noncommercial travel or \$1,500 per round trip for travel between hospital or medical facility and the residence of the covered person for treatment of Critical Illness. The Transportation Benefit is limited to **one** benefit payments per Calendar Year for each Covered Person receiving treatment during that visit.
- **Lodging benefit** of **\$60.00** per day for lodging needed in connection with treatment for Critical Illness. Limited to **60** days per calendar year per covered person receiving treatment.

Refer to the plan booklet for details



Employee Voluntary Critical Illness Insurance**100% Employee Paid**

- Coverage is available in increments of \$10,000 to \$100,000.
 - **New Hires:** You can select to enroll for up to \$30,000 without providing evidence of insurability satisfactory to The Prudential Insurance Company of America, if you apply within 31 days of eligibility.
 - **Current Participants:** Your current coverage amount will be continued. During the open enrollment period, you may select to add coverage or increase your current coverage amount up to a total of \$30,000, without providing evidence of insurability satisfactory to The Prudential Insurance Company of America. After the open enrollment period, evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts.
 - **Employees who have waived coverage in the past or Late Entrants:** Employees may add coverage up to the GI limit with no Evidence of Insurability. Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for coverages above the guaranteed issue amount.
 - The amount of insurance reduces by 35% at age 65, 50% at age 70, and 75% at age 75.
 - Enrollment in a Major Medical Plan is required to be eligible for Critical Illness Insurance.
 - Coverage will end on your termination of employment, at age 80 or as specified in the plan booklet.
 - You may continue your Critical Illness insurance coverage issued by The Prudential Insurance Company of America.
-

Spouse/Domestic partner Critical Illness Insurance**100% Employee Paid**

- Coverage is available for your spouse in increments of \$5,000 to \$50,000, not to exceed 50% of your Voluntary Critical Illness coverage amount.
 - **New Hires:** You may select to enroll your spouse for up to \$15,000, without providing evidence of insurability satisfactory to The Prudential Insurance Company of America, if you enroll your spouse within 31 days of eligibility.
 - **Current Spouse Participants:** Your spouse's current coverage amount will be continued. During the open enrollment period, you may select to add coverage or increase your spouse's current coverage amount for up to a total of \$15,000, without providing evidence of insurability satisfactory to The Prudential Insurance Company of America. After the open enrollment period, evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts.
 - **Current Employees who have waived spouse coverage in the past or Late Entrants:** Spouses may add coverage up to the GI limit with no Evidence of Insurability. Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for coverages above the guaranteed issue amount.
 - The amount of insurance for your spouse reduces by 35% when you attain age 65, 50% at age 70, and 75% at age 75.
 - Enrollment in a Major Medical Plan is required to be eligible for Critical Illness Insurance.
 - Coverage for your spouse will end on your termination of employment, at your spouse's age of 65 or as specified in the plan booklet.
 - You may continue your Critical Illness insurance coverage for your Spouse issued by The Prudential Insurance Company of America.
-

Child Critical Illness Insurance**100% Employee Paid**

- Coverage is available for your children in increments of \$2,500 to \$15,000, not to exceed 50% of your Voluntary Critical Illness coverage amount.
 - No evidence of insurability satisfactory to The Prudential Insurance Company of America is required.
 - Coverage begins at 14 days and continues to age 26. The dependent child can be either married or unmarried.
 - Enrollment in a Major Medical Plan is required to be eligible for Critical Illness Insurance.
 - Coverage will end on your termination of employment or as specified in the plan booklet.
 - You may continue your Critical Illness insurance coverage for your Child(ren) issued by The Prudential Insurance Company of America.
-

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.



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.

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.

© 2014 Prudential Financial, Inc. and its related entities.

Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc., and its related entities, registered in many jurisdictions worldwide.

