Kuakini Health System

Why you should consider Critical Illness Insurance

Serious illnesses are more common than you think. A stroke occurs every 40 seconds,[*] and 4 in 10 people will be diagnosed with cancer at some point in their lives.[†] Many people are not financially prepared for the unexpected costs of a serious illness. Have you considered the following?

- **Even a good medical plan can leave you with out-of-pocket expenses.**[‡] The financial impact of a critical illness is often surprising. From deductibles and co-pays to additional everyday expenses, as well as lost salary from time off from work, it may push you off track financially.
- **Critical Illness Insurance pays regardless of what your medical plan may cover.** A critical illness plan works to complement your medical coverage. There's no coordination of benefits with other coverages, so you get the full benefit provided by your plan.
- **You get a lump sum payment to use however you like**—for medical deductibles, co-pays, or non-covered services. You can even use it for everyday expenses, like babysitters and take-out food, making your recovery a little easier.
- **It's quick and easy to use.** We're ready, however you want to work with us. You can submit claims online, by fax, over the phone, or mail.

Monthly employee coverage[§] may **cost less than the allowance for a 10-year-old.**[**]

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Prudential

Critical Illness Insurance helps you manage expenses—so you can stay on track financially

Critical Illness Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, pays you for a wide range of medical conditions including, but not limited to:

- Heart Attack
- Major Organ failure
- Paralysis
- Renal (Kidney) failure
- Stroke
- Alzheimer's Disease
- Invasive Cancer
- Coma
- Coronary Artery Disease (severe)

How can I enroll or learn more?

Contact your benefits administrator for more information.

Please refer to your Outline of Coverage provided by your employer for a complete list of all covered conditions and amount each benefit pays.

*Centers for Disease Control and Prevention, Stroke Facts, https://www.cdc.gov/stroke/facts.htm, accessed March 2021.

†NIH National Cancer Institute, Cancer Stat Facts: Cancer of Any Site, https://seer.cancer.gov/statfacts/html/all.html, accessed March 2021.

‡Benefits can be used for medical and non-medical purposes.

§Premium is based on Prudential's standard plan designs. Actual costs may vary by group plan design.

**Scholastic Parents, "Allowance, Age by Age." https://www.scholastic.com/parents/family-life/financial-literacy/allowance-age-age.html, accessed March 2021.

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 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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