Kuakini Health System

Why you should consider Hospital Indemnity Insurance

Hospital stays are often unexpected and can be expensive, putting emotional and financial stress on you. Have you considered the following?

- **Even a good medical plan can leave you with out-of-pocket expenses.**[*] The financial impact of a hospital stay is often surprising. From deductibles and co-pays to additional everyday expenses, it may push you off track financially.
- **Hospital Indemnity Insurance pays regardless of what your medical plan may cover.** A hospital 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 only coverage[†] may cost **less than your favorite streaming service.**[‡]

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Prudential

Hospital Indemnity Insurance helps you manage expenses—so you can stay on track financially

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

40%

of U.S. households struggle to pay their medical bills in a given year.[§]

Hospital

- Hospital Admissions
- Daily In-Hospital Stays
- Intensive Care Unit Admission
- Daily Hospital Intensive Care Unit Stays

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.

[*]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.

[‡]The World of Streaming TV Is a Crowded One: Here's an Explainer—and What to Watch on Each Service," Inc.com, May 11, 2018. https://www.inc.com/sarah-jackson/best-tv-streaming-services.html, accessed March 2021.

[§]"The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey," January 2016.

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.

Hospital Indemnity insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's Hospital Indemnity 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. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 83500.

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