Prudential

YOUR BENEFITS

Get the most out of your coverage and achieve peace of mind

THE AMYNTA GROUP

The Prudential Insurance Company of America (Prudential), Newark, N.J.
1050143-00011-00



THIS PRESENTATION WILL TOUCH ON THE FOLLOWING PRODUCTS:

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

SUPPLEMENTAL HEALTH



HOW SUPPLEMENTAL HEALTH BENEFITS CAN HELP

Supplemental Health Insurance fills the gaps that traditional health insurance doesn’t cover



Can help pay for out-of-pocket expenses with payments sent directly to the claimant



Guaranteed coverage regardless of current health

(No proof of good health required)



High-value claims experience to make the process easy and efficient



Additional benefits offered, including health screening, lodging, transportation, and more

SUPPLEMENTAL HEALTH PRODUCT OVERVIEW

Prudential's flexible product portfolio and consultative approach support plan designs that address diverse needs

Critical Illness

Pays a lump-sum benefit if you're diagnosed with a covered condition

Benefit examples:*

Cancer, Stroke, Heart Attack, Coma, Infectious Disease

Accident

Provides a cash payout if you're injured in a covered accident

Benefit examples:*

Fractures, Dislocations, Ambulance, Surgery, Therapy

Hospital Indemnity

Pays a fixed cash amount for hospital stays

Benefit examples:*

Hospital Admission, Hospital Confinement, Intensive Care Unit Admission, Intensive Care Unit Confinement

*Some benefits may not be approved in all states.
Please refer to the Group Certificate for available benefits.

CRITICAL ILLNESS INSURANCE



CRITICAL ILLNESS INSURANCE

Critical Illness Insurance pays a lump-sum benefit for covered conditions.

Please refer to your certificate for full listing of available benefits and provisions.



- Guaranteed coverage regardless of your health history
- Available for you, your spouse/domestic partner, and dependent children
- Guaranteed Issue Amount of:
  - $30,000 for employee and $15,000 for spouse/domestic partner, and children



- Covered conditions including Heart Attack, Cancer, and Stroke
- Reoccurrence benefit for majority of covered conditions.
- 90 days separation period between same diagnoses, zero-day separation between different diagnoses
- Pre-existing exclusion is typically waived



- Approved claims payments are sent directly to you
- You can take your coverage with you if you leave your employer


ACCIDENT
INSURANCE

ACCIDENT INSURANCE

Accident Insurance can help prepare for unexpected medical bills, paying benefits for specific injuries resulting from a covered accident.

Please refer to your certificate for full listing of available benefits and provisions.



- Guaranteed coverage regardless of your health history
- Available for you, your spouse/domestic partner, and dependent children



- Over 100 covered conditions
- Benefit categories may include: Injuries, Medical Services & Treatments, Hospital Benefits, Accidental Death & Dismemberment, Loss and Paralysis



- Approved claims payments are sent directly to you
- You can take your coverage with you if you leave your employer

HOSPITAL INDEMNITY INSURANCE



HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity Insurance can help cover out-of-pocket costs related to hospitalization or other covered events.

Please refer to your certificate for full listing of available benefits and provisions.



- Guaranteed coverage regardless of your health history
- Available for you, your spouse/domestic partner, and dependent children



- Pays daily benefit up to 31 days per hospitalization
- No exclusions or waiting periods for maternity



- Approved claims payments are sent directly to you
- You can take your coverage with you if you leave your employer


HEALTH
SCREENING

HEALTH SCREENING BENEFIT

Prioritizing Preventive Care

50+

covered exams to help employees make the most of their benefits including your annual physical and dental exams

We make it simple:

- [Available on all elected Supplemental Health products]
- Annual benefit for each covered employee who participates in an eligible screening
- $50 for Accident benefit per insured, per year
- Easily submit claims online or by phone
- Auto-approval of claims across all products

CLAIM PROCESS



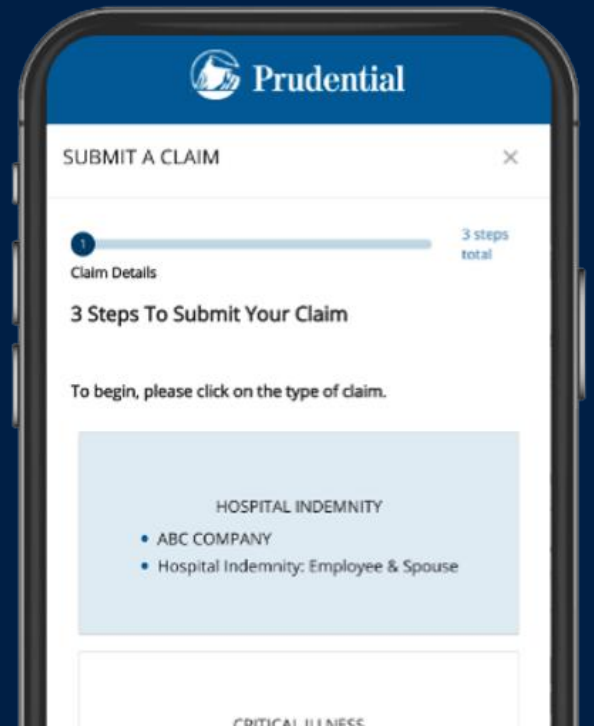
SUBMIT A CLAIM ONLINE IN 3 EASY STEPS

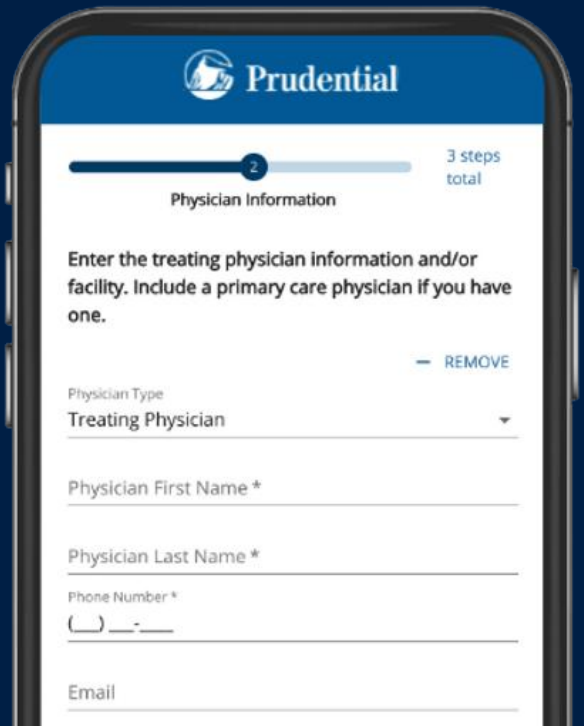
Supplemental health claims made simple

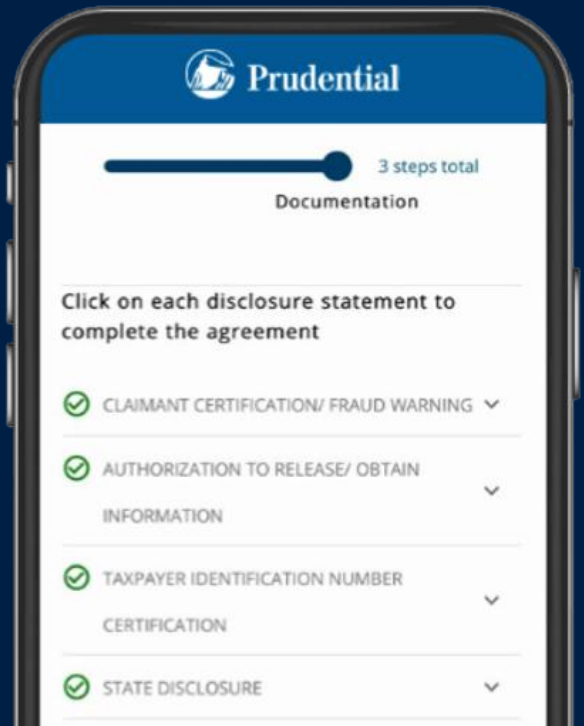
1. Tell us what happened and when.

2. Who provided the treatment?

3. Give us permission to get information from your doctor, so you don't have to.







Prudential takes care of the rest

Scan using your mobile device to access our workplace benefits site

MyBenefits app

Download on the Apple Store

Get on the Google Play Store

LIFE AND AD&D



HOW LIFE & ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE CAN HELP



If you die, your beneficiary receives a payment that they can use for current and future expenses



Simplified proof of good health process



Affordable group rates may cost less than insurance you can buy on your own



You can change coverage as your life changes



TERM LIFE INSURANCE

- Could help pay living expenses if something happened to you or your covered loved one
- Typically, income tax-free
- Provides extra financial security
- Simplified proof of good health process

[1] LIMRA 2021 Life Insurance Barometer Study.



AD&D INSURANCE

- Can help pay living expenses if something happens to you
- Relatively inexpensive compared to other benefits
- Benefits:
  - For designated beneficiaries if death results from an accident
  - For a serious injury, a percentage of the coverage amount is paid to the insured
  - Even if the insured has disability or life insurance
  -



EMPLOYER PROVIDED COVERAGE

BASIC TERM LIFE INSURANCE	COVERAGE OFFERED (EMPLOYER PAID)
Employee	1.5 times your covered annual earnings up to $500,000.

BASIC AD&D INSURANCE	COVERAGE OFFERED (EMPLOYER PAID)
Employee	1.5 times your covered annual earnings up to $500,000

SCAN USING YOUR MOBILE DEVICE TO ACCESS OUR LIFE NEEDS ESTIMATOR CALCULATOR

OPTIONAL TERM LIFE INSURANCE

OPTIONAL TERM LIFE	COVERAGE OFFERED (EMPLOYEE PAID)
Employee	Enroll for coverage in increments of $10,000 to a maximum of $500,000, not to exceed 5 times your covered annual earnings. If enrolling when first eligible, you may enroll for up to $300,000 without providing proof of good health to Prudential.
Spouse/Domestic Partner	Enroll for coverage in increments of $5,000 to a maximum of $250,000 If enrolling when first eligible, you may elect up to $25,000 without providing proof of good health to Prudential. Cannot exceed 100% of your Optional Life amount.
Dependent Child(ren) Child coverage begins from live birth to age 26	Enroll for coverage in increments of $2,000 to a maximum of $10,000. Cannot exceed 100% of your Optional Life amount.

DISABILITY INSURANCE



HOW DISABILITY INSURANCE CAN HELP



Replaces a portion of your income if you're unable to work due to injuries or illnesses



Affordable group rates may cost less than insurance you can buy on your own



Help protect your current lifestyle



It's quick and easy to buy



SHORT TERM DISABILITY INSURANCE

- More than two in three people would be worried about being able to cover immediate living expenses over the next month if they were to lose a primary source of income.[1]
- Replaces a portion of your income
- Easy claims filing
- Helps you maintain your current lifestyle
- Common short-term disability claims:[2]
  - Pregnancy
  - Digestive disorders such as hernias and gastritis
  - Mental health issues
  - Injuries such as fractures and sprains

[1] New Source: Bankrate Emergency Savings Survey, Dec. 6 - 9, 2024.

[2] Prudential Disability Claims Tableau 1/1/2022 - 6/2025.

SHORT TERM DISABILITY INSURANCE

EMPLOYER PAID – PREMIUMS ARE GROSSED UP
BENEFITS ARE TAX FREE

FOR EMPLOYEE	DETAILS
Coverage amount	60% of your pre-disability earnings
Maximum weekly benefit amount	$2,500
Minimum weekly benefit amount	$25
Benefit Duration	25 weeks
Elimination period	7 days for both accident & sickness

[*If you have a state disability plan, we will coordinate our benefit payment based on the amount of insurance coverage you receive from that plan.]



LONG TERM DISABILITY INSURANCE

- Pays a portion of your income if you're unable to work for an extended period
- Benefits paid until you can return to work or to Social Security Normal Retirement Age
- Just over 25% of people have at least six months' expenses saved.[1]
- Common long-term disability claims include[2]
  - Back pain, degenerated disks
  - Arthritis
  - Multiple Sclerosis
  - Cancer

[1] Bankrate's 2025 Annual Emergency Savings Report.

[2] Prudential Disability Claims Tableau 1/1/2022 - 6/2025.

CORE LONG TERM DISABILITY INSURANCE

EMPLOYER Paid CORE– premiums are grossed up
Benefits are tax free

FOR EMPLOYEE	DETAILS
Coverage amount	50% of your pre-disability earnings
Maximum monthly benefit amount	$10,000
Minimum monthly benefit amount	The greater of $100 or 10% of the gross monthly benefit
Maximum benefit period	To Social Security Normal Retirement Age
Elimination period	180 days
Preexisting condition	3/12 preexisting exclusion applies. A disability that begins the first 12 months and is due to a preexisting condition is excluded. A preexisting condition is one that was diagnosed or treated during the 3 months prior to the effective date of your coverage.

SCAN USING YOUR MOBILE DEVICE TO ACCESS OUR DISABILITY NEEDS ESTIMATOR CALCULATOR

BUY-UP LONG TERM DISABILITY INSURANCE

Employee Paid – Employee Pays Premiums and Benefits are Tax Free

FOR EMPLOYEE	DETAILS
Coverage amount	60% of your pre-disability earnings
Maximum monthly benefit amount	$20,000
Minimum monthly benefit amount	The greater of $100 or 10% of the gross monthly benefit
Maximum benefit period	To Social Security Normal Retirement Age
Elimination period	180 days
Preexisting condition	3/12 preexisting exclusion applies. A disability that begins the first 12 months and is due to a preexisting condition is excluded. A preexisting condition is one that was diagnosed or treated during the 3 months prior to the effective date of your coverage.

SCAN USING YOUR MOBILE DEVICE TO ACCESS OUR DISABILITY NEEDS ESTIMATOR CALCULATOR

For more information:

Contact Your Benefits Administrator

Coverage may be less expensive than buying a policy on your own.



QUESTIONS?



APPENDIX



DISCLAIMERS

Accident, Critical Illness, Hospital Indemnity, and/or AD&D

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

Life – Accelerated Benefit Option

Accelerated Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered [“terminally ill”][“chronically ill”]. You may wish to seek professional tax advice before exercising this option. *Important Notice: The acceleration of life insurance benefits offered under this certificate is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101(g)). If the acceleration of life insurance benefits qualifies for such favorable treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration of life benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits that are excludable from income under federal law.

Disability - State

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Accident, Hospital Indemnity, and/or AD&D - State

[This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.]

Life, Disability, and/or AD&D

Group Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500

DISCLAIMERS

Accident

Group Accident Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. **Prudential's Accident 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. In Washington, the controlling document is the Certificate, not the Contract**.** Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 83500.

Critical Illness

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. In Washington, the controlling document is the Certificate, not the Contract**.** 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.

Hospital Indemnity

Group 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 Group 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. In Washington, the controlling document is the Certificate, not the Contract. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 83500.

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