



# CONTINUATION OF COVERAGE FOR YOUR EMPLOYEES

## Continuing coverage options help employees keep their Accident, Critical Illness, or Hospital Indemnity Insurance coverage

Employees can keep the financial protection Accident, Critical Illness, or Hospital Indemnity Insurance offers without interruption, even if:

- Their employment has been terminated, or
- Their hours have been reduced

Accident, Critical Illness, and Hospital Indemnity Insurance coverages, issued by **The Prudential Insurance Company of America (Prudential)**, can help provide employees with a financial cushion for unexpected out-of-pocket<sup>1</sup> costs from accidents, critical illnesses, or hospital stays—in addition to what their medical plan pays.

### Employees can take advantage of continuation of coverage

Through this option, employees may be eligible for the same Accident, Critical Illness, and/or Hospital Indemnity Insurance coverage at the same rate that was in place while they were with their employer. **Employees should apply for coverage within 30 days of their termination date or 15 days of the date of the letter in the package, whichever is greater.**

### Start here

The employer notifies Prudential via a data file that an employee is no longer eligible for group coverage, or the employee can call to tell us they've been terminated.

Once Prudential is notified, the employee receives a package with:

Item	Action employees may need to take
A letter explaining the application and approval process.	Review the letter.
Confirmation of the coverage the employee had at the time of their change in employment or eligibility (what products were carried, who was covered, and the coverage costs.)	Review their coverage. They can lower their coverage but can't add to it. For example: Employee and Spouse with Accident Insurance can drop spouse coverage but cannot add coverage for children.
Continuation application. The Continuation Form can also be downloaded at <a href="http://prudential.com/forms">prudential.com/forms</a> . Select the product link under "Voluntary Benefits."	Complete and mail this form to Prudential to apply for coverage continuation. Apply for coverage within 30 days from your date of termination or 15 days of the date of the letter, whichever is greater.
Electronic funds transfer form.	Complete and mail the form to set up an agreement to send their monthly premiums to Prudential via electronic funds transfer. Or the employee can mail Prudential a check every month or wire their payment.

## What's next

- Prudential will confirm receipt of the employee's application and/or the electronic funds transfer form within the time frame and determine eligibility.
  - o Each product has a requirement that the employee carried coverage for a specific amount of time. A standard eligibility requirement is usually 30 days before the termination date.
- Once Prudential determines eligibility, the employee is moved to an individual policy from a group (employer) policy.
- Prudential bills the employee directly, and premiums they already paid are applied.

## Filing Accident, Critical Illness, and/or Hospital Indemnty Insurance claims is as easy as 1, 2, 3

Employees log in to [www.prudential.com/mybenefits](http://www.prudential.com/mybenefits).

First time users: Click "Register Now" and enter their Control Number.

Select "My Claims," "File a Claim."

1. Tell us what happened and when.
2. Who provided the treatment?
3. Give us permission to get information from their doctor, so they don't have to.

## Employees can also submit their claim by mail, fax, or phone

### Mail:

The Prudential Insurance Company of America  
c/o Accenture Insurance Services as Third-Party  
Administrator PO Box 71330  
Philadelphia, PA 19176-1330

### Fax:

844-929-9780

### Phone:

844-455-1002

## Employees can talk to a representative

Call 844-455-1002, M-F, 8 a.m. to 8 p.m. ET.

<sup>1</sup> Benefits can be used for medical and non-medical expenses.

Group Accident, Group Critical Illness, and Group Hospital Indemnity Insurance coverages are limited benefit policies and are not substitutes for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and they do not provide reimbursement for such expenses.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

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