**IMPORTANT: This is a fixed indemnity policy,
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.

- There might be a limit on how much this policy will pay each year.

- This policy isn't a substitute for comprehensive health insurance.

- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit HealthCare.gov** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.

- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (**naic.org**) under "Insurance Departments."

- If you have this policy through your job, or a family member's job, contact the employer.

Critical Illness Insurance Plan

Issued by The Prudential Insurance Company of America

A serious illness can happen to anyone, and when it does, the costs can be overwhelming. Critical Illness (CI) insurance can help provide financial insurance protection you may need as you cope with a severe illness, allowing you to focus on the most important thing—getting well.

CI insurance is an attractive complement to your health insurance, especially if you have a high-deductible plan. It pays a lump sum that you can use to help cover medical and non-medical expenses, so you'll have less financial stress while recovering.

CI insurance covers a number of serious conditions that can be very costly. CI benefits are paid directly to you as a lump sum based on your elected coverage amount, so in addition to helping with medical costs not covered by insurance, you can use the money to help cover things like lost income and additional care expenses.

Plan Features

- **Covers many conditions.** Invasive Cancer, Heart Attack, Major Organ Failure, Stroke, Renal Failure, and Alzheimer's Disease at 100% of elected benefit amount. Cancer in Situ, Severe Coronary Artery Disease, Severe Heart Valve Malfunction, Coma, Parkinson's Disease, Motor Neuron Disease (ALS), and Multiple Sclerosis at 25% of elected benefit amount

- **Anyone can qualify** for a $10,000 benefit. Up to $50,000 is available[4]

- **Can provide multiple payments.** For more than one illness or a recurring illness[5]

- **Additional benefits.** For National Cancer Institute evaluation, transportation, and lodging expenses

- **No restrictions.** Benefits can be used for whatever purpose you choose

**Visit MeyerAndAssoc.com/Critical-Illness-Insurance
or call 973-774-7221 (Weekdays 8:30 a.m.–6 p.m. ET)**

According to the American Heart Association, **720,000 Americans** suffer heart attacks annually, and somebody has a stroke every 40 seconds.[1]

According to the American Cancer Society, **1 in 2 men** and **1 in 3 women** will be diagnosed with cancer in their lifetimes.[2]

Over 40% of Americans— about 100 million adults— carry health care debt.[3]

Meyer and Associates

Prudential

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Monthly Premiums for Critical Illness Insurance

Initial Premiums					
Attained Age	**$10,000 Guaranteed Issue (No Underwriting)**	**$20,000**	**$30,000**	**$40,000**	**$50,000**
<25	$2.16	$4.32	$6.48	$8.64	$10.80
25-29	$2.98	$5.96	$8.94	$11.92	$14.90
30-34	$4.33	$8.66	$12.99	$17.32	$21.65
35-39	$5.17	$10.34	$15.51	$20.68	$25.85
40-44	$6.01	$12.02	$18.03	$24.04	$30.05
45-49	$8.89	$17.78	$26.67	$35.56	$44.45
50-54	$13.02	$26.04	$39.06	$52.08	$65.10
55-59	$19.45	$38.90	$58.35	$77.80	$97.25
60-64	$28.05	$56.10	$84.15	$112.20	$140.25
65-69	$45.70	$91.40	$137.10	$182.80	$228.50
Renewal Premiums*					
Attained Age	**$5,000**	**$10,000**	**$15,000**	**$20,000**	**$25,000**
70-74	$28.78	$57.56	$86.34	$115.12	$143.90
75-79	$36.71	$73.42	$110.13	$146.84	$183.55

*At age 70, insurance amount reduces by 50%.

[1] 2022 Heart Disease and Stroke Statistics Update Fact Sheet, American Heart Association, www.heart.org.

[2] American Cancer Society, www.cancer.org, 2022.

[3] "Health Care Debt In The U.S: The Broad Consequences Of Medical And Dental Bills," Kaiser Family Foundation, www.kff.org, 2022.

[4] Coverage amounts over $10,000 require you to answer health questions.

[5] Limitations apply. See Certificate for details.

This site may contain marketing language, on products issued by The Prudential Insurance Company of America, that has not yet been approved in all states.

The products issued by The Prudential Insurance Company of America may not be available in all states.

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

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

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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