



# Hospital Indemnity Plan Summary

## Hitachi Benefit Group

Coverage Effective: 1/1/2026

Hospital Indemnity Insurance issued by **The Prudential Insurance Company of America (Prudential)** pays you regardless of what your medical plan covers. Your benefits are paid directly to you to spend however you like, including out-of-pocket medical and non-medical costs and everyday living expenses.

Below is a summary of the coverage available to you, your spouse/domestic partner and child(ren). For a complete list of benefits, limitations and exclusions, please refer to your Certificate of Coverage.

This is a summary of benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the group contract issued by The Prudential Insurance Company of America, the terms of the group contract will govern.

Eligibility Summary			
Eligibility	All Full-Time Active Employees of Hitachi Digital working a minimum of 20 hours per week		
Employee termination age	Employee - Age 100		
Spouse/Domestic Partner termination age	Dependent Spouse/Domestic Partner - Age 100		
Child(ren) termination age	Dependent Child - Age 26		
Guaranteed Issue	All coverages		

  

Benefit Type: Hospital Benefits	Benefit Limits	High Plan Benefit Amounts	Low Plan Benefit Amounts
Hospital Admission	Up to 5 time(s) per calendar year	\$2,400	\$1,200
ICU Admission	Up to 5 time(s) per calendar year	\$4,800	\$2,400
Hospital Confinement	Up to 30 days per confinement; payable to a maximum of 5 confinements per calendar year. When an admission benefit is paid, the confinement benefit pays on day 2.	\$200	\$100
ICU Confinement	Up to 15 days per confinement; payable to a maximum of 5 confinements per calendar year. When an admission benefit is paid, the confinement benefit pays on day 2.	\$400	\$200
Observation	Up to 5 times(s) per calendar year	\$250	\$250
Mental Illness / Nervous Disorder Facility Care Benefit	Up to 30 days per calendar year. The treatment must begin within 30 days following a related Hospital Confinement or ICU Confinement for 1 consecutive day or more for which benefits were paid.	\$100	\$100
Substance Abuse Facility Care Benefit	Up to 30 days per calendar year. The treatment must begin within 30 days following a related Hospital Confinement or ICU Confinement for 1 consecutive day or more for which benefits were paid.	\$100	\$100

Benefit Type: Hospital Benefits	Benefit Limits	High Plan Benefit Amounts	Low Plan Benefit Amounts
<b>High Risk Pregnancy</b>	Increases value of all your hospital benefits when you are confined because of a High Risk Pregnancy except for normal childbirth	25%	25%
<b>Premature Infant and NICU</b>	Increases value of all your newborn's hospital benefits when they are confined because of premature birth	25%	25%
Benefit Type: Other Care Benefits	Benefit Limits	High Plan Benefit Amounts	Low Plan Benefit Amounts
<b>Rehabilitation Confinement</b>	Up to 2 time(s) per calendar year	\$100	\$50
Benefit Type: Additional Benefits	Benefit Limits	High Plan Benefit Amounts	Low Plan Benefit Amounts
<b>Health Screening/ Wellness<sup>1</sup></b>	Paid 1x per calendar year per insured person if they take one of the eligible screening/preventive tests.	\$100	\$100

\*Health Screening/Wellness Benefit: Prudential will pay an annual benefit (defined above) when you or a covered dependent take one of the eligible screening/preventive measures. You will not receive an additional payment if you take more than one.

<sup>1</sup> The Health Screening/Wellness Benefit is not available in all states. All Employees of Hitachi Benefit Group are eligible to receive this benefit if they qualify.

**Hospital Indemnity Insurance is not approved in all states.**

**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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