



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
Hospital Admission		Up to 5 time(s) per calendar year	\$2,400
ICU Admission		Up to 5 time(s) per calendar year	\$4,800
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
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
Observation		Up to 5 times(s) per calendar year	\$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
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
High Risk Pregnancy	Increases value of all your hospital benefits when you are confined because of a High Risk Pregnancy except for normal childbirth	25%	25%
Premature Infant and NICU	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
Rehabilitation Confinement	Up to 2 time(s) per calendar year	\$100	\$50
Benefit Type: Additional Benefits	Benefit Limits	High Plan Benefit Amounts	Low Plan Benefit Amounts
Health Screening/ Wellness¹	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.

¹ 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.

©2024 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

1081318-00001-00