

DON'T LET A SERIOUS ILLNESS UPSET YOUR SAVINGS



 Learn why Critical Illness Insurance is important and how to enroll.

Are you financially prepared to face a serious illness? Even with a great medical plan, you'd possibly face unexpected deductibles, co-pays, and lost wages. Critical illness insurance can help by providing a financial cushion in addition to what your other insurance might cover.

How it works

You can choose coverage for yourself as well as eligible dependents. When you enroll, you're guaranteed coverage, regardless of your health.

If you are diagnosed with a covered condition, you'll receive a lump-sum payment that you can use however you choose¹—like to help pay for medical costs not covered by traditional insurance or for non-medical costs like transportation, groceries, and food delivery services.

Covered conditions

Critical Illness Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, pays you for a variety of medical conditions including, but not limited to:

- Alzheimer's Disease
- Cancer--invasive or in situ
- Coma
- Heart Attack
- Infectious disease benefit (includes Covid-19)
- Major Organ failure
- Paralysis
- Renal (Kidney) failure

How can I enroll?

Contact your benefits administrator for more information.

HITACHI

Hitachi Benefit Pool

1085143-00003-00

 **Prudential**

Additional features

As part of your coverage, you'll also receive a health screening benefit^{2,3} which pays each covered person \$100 each year for getting a covered health screening test.

Two ways to submit your claim



The Prudential MyBenefits mobile app

Download the app

Apple Store



Google Play



Effective January 1, 2026, **The Prudential Insurance Company of America (Prudential)** will be the new provider for Critical Illness.



Online at mybenefits.prudential.com

Log In > "My Claims > "File a Supplemental Health Claim"

If you're a first-time user, you'll need to register before logging in, using Control Number 72654.

Can I keep my coverage if I change jobs or retire?

Yes. If you change jobs or retire, you can take your coverage with you and continue paying the same group rates.

¹ Benefits can be used for medical and non-medical expenses.

² The health screening benefit is payable once per calendar year, per covered person, if the covered person receives a covered health screening test while not confined in a hospital.

³ The health screening benefit is not available in all states and may be referred to as a wellness benefit or health screening benefit in your certificate.

Product features may not be approved 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. 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.

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