# Hospital Indemnity Plan Summary and Rate Sheet

## Sunland Asphalt & Construction LLC

Coverage Effective: 1/1/2027

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 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.

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| Eligibility Summary | |
|---|---|
| **Eligibility** | All active, full-time & part-time employees working a minimum of 20 hours per week. |
| **Employee termination age** | Employee - Up to age 100 |
| **Spouse termination age** | Dependent Spouse - Up to age 100 |
| **Child(ren) termination age** | Dependent Child - Live birth to age 26 |
| **Guaranteed Issue** | All coverages |

| Benefit Type: Hospital Benefits | Benefit Limits | Plan Benefit Amounts |
|---|---|---|
| **Hospital Admission** | Up to 5 time(s) per calendar year | $1,000 |
| **ICU Admission** | Up to 5 time(s) per calendar year | $2,000 |
| **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 31 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 | $100 |
| **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(s) 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(s) or more for which benefits were paid. | $100 |

*When a covered person is admitted to the ICU, this benefit pays in addition to the Non-ICU Hospital Admission benefit.

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| Benefit Type: Hospital Benefits | Benefit Limits | 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% |
| **Premature Infant and NICU** | Increases value of all your newborn's hospital benefits when they are confined because of premature birth | 25% |

| Benefit Type: Additional Benefits | Benefit Limits | Plan Benefit Amounts |
|---|---|---|
| **Health Screening/ Wellness[1]** | Paid 1x per calendar year per insured person if they take one of the eligible screening/preventive tests. | $50 |
| **Newborn Confinement** | Payable for each day a newborn Child is under Newborn Routine Confinement. The Newborn Confinement benefit is not payable on the same day that the newborn child is eligible for a Hospital Confinement Benefit or Intensive Care Unit (ICU) Confinement Benefit. | $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.

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## Insurance Rates

Hospital Indemnity insurance may cost less than you think. Your Monthly rates are outlined below.

| Coverage Options | Cost to you |
|---|---|
| **Employee** | $14.47 |
| **Employee and Spouse** | $29.08 |
| **Employee and Child(ren)** | $27.41 |
| **Employee and Family** | $42.02 |

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*1* The Health Screening/Wellness Benefit is not available in all states. All Employees of Sunland Asphalt & Construction LLC 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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