



Hospital Indemnity Plan Summary and Rate Sheet

University of California

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 Active, full-time employees
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	Medium Plan Benefit Amounts
Hospital Admission	Up to 10 time(s) per calendar year	\$1,200
ICU Admission	Up to 10 time(s) per calendar year	\$1,200
Hospital Confinement	Up to 30 days per confinement; payable to a maximum of 10 confinements per calendar year. When an admission benefit is paid, the confinement benefit pays on day 2.	\$200
ICU Confinement	Up to 30 days per confinement; payable to a maximum of 10 confinements per calendar year. When an admission benefit is paid, the confinement benefit pays on day 2.	\$400
Intensive Care Step Down Unit Confinement	Up to 10 days per confinement	\$100

Insurance Rates

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

Coverage Options	Monthly Cost to you Medium Plan
Employee	\$16.19
Employee and Spouse/Domestic Partner	\$32.52
Employee and Child(ren)	\$26.17
Employee and Family	\$42.49

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.

Specialist Note: Important Notice for New York Residents applies only if there are lives residing in Virginia.

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

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.