

**HealthEdge Software, Inc.**

*Voluntary Accident Coverage*



# Disclosure Notice

## **FOR ARKANSAS RESIDENTS**

Prudential's Customer Service Office:

The Prudential Insurance Company of America  
Voluntary Benefit Services  
P.O. Box 696035  
San Antonio, TX 78269-6035  
1-844-455-1002

If Prudential fails to provide you with reasonable and adequate service, you may contact:

Arkansas Insurance Department  
Consumer Services Division  
1200 West Third Street  
Little Rock, Arkansas 72201-1904  
1-800-852-5494

## **FOR FLORIDA RESIDENTS**

**The benefits of the policy providing your coverage are governed by the law of a state other than Florida.**

## **FOR IDAHO RESIDENTS**

If you need the assistance of the governmental agency that regulates the business of insurance, you can contact the Idaho Department of Insurance by contacting:

Idaho Department of Insurance  
Consumer Affairs  
700 W State Street, 3rd Floor  
PO Box 83720  
Boise ID 83720-0043

1-800-721-3272 or 208-334-4250 or [www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)

## **FOR INDIANA RESIDENTS**

**Questions regarding your policy or coverage should be directed to:**

**The Prudential Insurance Company of America  
(844) 455-1002**

If you (a) need the assistance of the governmental agency that regulates insurance; or (b) have a complaint you have been unable to resolve with your insurer you may contact the Department of Insurance by mail, telephone or e-mail:

State of Indiana Department of Insurance  
Consumer Services Division  
311 West Washington Street, Suite 300  
Indianapolis, Indiana 46204

Consumer Hotline: (800) 622-4461; (317) 232-2395

Complaints can be filed electronically at [www.in.gov/idoi](http://www.in.gov/idoi).

## **FOR MARYLAND RESIDENTS**

**The Group Insurance Contract providing coverage under this Certificate was issued in a jurisdiction other than Maryland and may not provide all of the benefits required by Maryland law.**

## **FOR NORTH CAROLINA RESIDENTS**

**Notice: This Certificate of Insurance provides all of the benefits mandated by the North Carolina Insurance Code but is issued under a group master policy located in another state and may be governed by that state's laws.**

## **FOR TEXAS RESIDENTS**

**THE INSURANCE POLICY UNDER WHICH THIS CERTIFICATE IS ISSUED IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. YOU SHOULD CONSULT YOUR EMPLOYER TO DETERMINE WHETHER YOUR EMPLOYER IS A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM.**

## **FOR WISCONSIN RESIDENTS**

### **KEEP THIS NOTICE WITH YOUR INSURANCE PAPERS**

Problems with Your Insurance? – If you are having problems with your insurance company or agent, do not hesitate to contact the insurance company or agent to resolve your problem.

#### **Prudential's Customer Service Office:**

**The Prudential Insurance Company of America  
Voluntary Benefit Services  
P.O. Box 696035  
San Antonio, TX 78269-6035  
1-844-455-1002**

You can also contact the **OFFICE OF THE COMMISSIONER OF INSURANCE**, a state agency which enforces Wisconsin's insurance laws, and file a complaint. You can file a complaint electronically with the **OFFICE OF THE COMMISSIONER OF INSURANCE** at its website at <http://oci.wi.gov/>, or by contacting:

Office of the Commissioner of Insurance  
Complaints Department  
P.O. Box 7873  
Madison, WI 53707-7873  
1-800-236-8517  
608-266-0103

**THIS NOTICE IS FOR TEXAS RESIDENTS ONLY**

**IMPORTANT NOTICE**

To obtain information or make a complaint:

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

**1-800-252-3439**

You may write the Texas Department of Insurance:

P.O. Box 149104  
Austin, TX 78714-9104  
Fax: (512) 490-1007

Web: <http://www.tdi.texas.gov>

Email: [consumerprotection@tdi.texas.gov](mailto:consumerprotection@tdi.texas.gov)

**PREMIUM OR CLAIM DISPUTES:**

Should you have a dispute concerning your premium or about a claim you should contact Prudential first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

**ATTACH THIS NOTICE TO YOUR POLICY:**

This notice is for information only and does not become a part or condition of the attached document.

**AVISO IMPORTANTE**

Para obtener información o para someter una queja:

Puede comunicarse con el Departamento de Seguros de Texas para obtener información acerca de compañías, coberturas, derechos o quejas al:

**1-800-252-3439**

Puede escribir al Departamento de Seguros de Texas:

P.O. Box 149104  
Austin, TX 78714-9104  
Fax: (512) 490-1007

Web: <http://www.tdi.texas.gov>

Email: [consumerprotection@tdi.texas.gov](mailto:consumerprotection@tdi.texas.gov)

**DISPUTAS SOBRE PRIMAS O RECLAMOS:**

Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con Prudential primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento (TDI).

**UNA ESTE AVISO A SU POLIZA:**

Este aviso es sólo para propósito de información y no se convierte en parte o condición del documento adjunto.

**THE PRUDENTIAL INSURANCE COMPANY OF AMERICA**

# Certificate of Coverage

**Prudential** certifies that insurance is provided according to the Group Contract(s) for each Insured Employee. Your Booklet's Schedule of Benefits shows the Contract Holder and the Group Contract Number(s).

**Insured Employee:** You are eligible to become insured under the Group Contract if you are in the Covered Classes of the Booklet's Schedule of Benefits and meet the requirements in the Booklet's Who is Eligible section. The When You Become Insured section of the Booklet states how and when you may become insured for each Coverage. Your insurance will end when the rules in the When Your Insurance Ends section so provide. Your Booklet and this Certificate of Coverage together form your Group Insurance Certificate.

**Beneficiary for Employee Death Benefits:** See the Booklet's Beneficiary Rules.

**Coverages and Amounts:** The available Coverages and the amounts of insurance are described in the Booklet.

If you are insured, your Booklet and this Certificate of Coverage form your Group Insurance Certificate. Together they replace any older booklets and certificates issued to you for the Coverages in the Booklet's Schedule of Benefits. All Benefits are subject in every way to the entire Group Contract which includes the Group Insurance Certificate.

**Renewability.** The Certificate is guaranteed renewable. We will not change any provision of the Certificate except that we may change premium rates by class for all those insured under this form in your state. In lieu of changing premium rates, We may change Definitions for all those insured under this form in Your state. Any rate change or Definitions change would first be approved by appropriate governing authority in the state.

**Right to Examine this Group Insurance Certificate:** You may return this Group Insurance Certificate to Prudential, for any reason, within 31 days after you receive it. If you return it within this period, the insurance will be void the date it would otherwise take effect, and Prudential will refund Your contributions, if any.

**Prudential's Address:**

The Prudential Insurance Company of America  
751 Broad Street  
Newark, New Jersey 07102

**THIS CERTIFICATE IS NOT A MEDICARE SUPPLEMENT CERTIFICATE. If You are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the company.**

**THIS CERTIFICATE IS NOT MEDICAL COVERAGE. It does NOT provide any type of medical Coverage and is not a substitute for medical Coverage or disability insurance.**

The Group Contract provides accident Coverage ONLY.

**VOLUNTARY ACCIDENT COVERAGE**

# Welcome Message

*We are pleased to present You with this Booklet. It describes the Program of benefits we have arranged for You and what You have to do to be covered for these benefits.*

*We believe this Program provides worthwhile protection for You and Your family.*

*Please read this Booklet carefully. If You have any questions about the Program, we will be happy to answer them.*

***IMPORTANT NOTICE:*** *This Booklet is an important document and should be kept in a safe place. This Booklet and the Certificate of Coverage made a part of this Booklet together form Your Group Insurance Certificate.*

***IMPORTANT INFORMATION FOR RESIDENTS OF CERTAIN STATES:*** *There are state-specific requirements that may change the provisions under the Coverage(s) described in this Group Insurance Certificate. If You live in a state that has such requirements, those requirements will apply to Your Coverage(s) and are made a part of Your Group Insurance Certificate. Prudential has a website that describes these state-specific requirements. You may access the website at [www.prudential.com/etonline](http://www.prudential.com/etonline). When You access the website, You will be asked to enter Your state of residence and Your Access Code. **Your Access Code is VACC1.***

*If You are unable to access this website, want to receive a printed copy of these requirements or have any questions, call Prudential at 1-844-455-1002.*



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# Schedule of Benefits

**Covered Classes:** The “Covered Classes” are these Employees of the Contract Holder (and its Associated Companies): All active, Full-time Employees working a minimum of 30 hours per week.

**Program Date:** January 1, 2022. This Booklet describes the benefits under the Group Program as of the Program Date.

This Booklet, and the Certificate of Coverage together form your Group Insurance Certificate. The Coverages in this Booklet are insured under a Group Contract issued by Prudential. All benefits are subject in every way to the entire Group Contract which includes the Group Insurance Certificate. It alone forms the agreement under which payment of insurance is made.

This Booklet describes all of the options available under the Group Contract.

## VOLUNTARY ACCIDENT COVERAGE FOR YOU AND YOUR DEPENDENTS

This Coverage pays benefits for Accidental Loss. Some Accidental Losses are not covered or are limited. The items below are only highlights of your coverage. For a full description please read this entire Group Insurance Certificate.

### CORE BENEFITS:

#### All other Accidental Losses:

#### Broken Tooth Benefit

Crown.....	\$300
Extraction.....	\$150
Filling .....	\$75

#### Burn Benefit

##### Percentage of total surface skin area that is burnt

	Benefit for 2nd Degree burn	Benefit for 3rd Degree burn
Less than 10% .....	\$100.....	\$1,000
At least 10% but less than 25% .....	\$200.....	\$2,000
At least 25% but less than 35% .....	\$500.....	\$5,000
35% or more .....	\$1,000.....	\$10,000
Skin Graft Benefit .....	50%.....	50%

**Coma Benefit**..... \$10,000

**Concussion Benefit**..... \$400

**Dislocation Benefit:  
Full Dislocation Benefit**

	<b>Benefit for Closed Reduction</b>	<b>Benefit for Open Reduction</b>
Dislocation, lower jaw .....	\$600 .....	\$1,200 .....
Dislocation, spine.....	\$3,000.....	\$6,000 .....
Dislocation, collar bone.....	\$1,000.....	\$2,000 .....
Dislocation, shoulder joint.....	\$1,000.....	\$2,000 .....
Dislocation, rib .....	\$1,000.....	\$2,000 .....
Dislocation, elbow.....	\$1,000.....	\$2,000 .....
Dislocation, wrist .....	\$1,000.....	\$2,000 .....
Dislocation, hand except fingers.....	\$1,000.....	\$2,000 .....
Dislocation, finger .....	\$200 .....	\$400 .....
Dislocation, hip .....	\$3,000.....	\$6,000 .....
Dislocation, knee .....	\$2,000.....	\$4,000 .....
Dislocation, ankle.....	\$2,000.....	\$4,000 .....
Dislocation, foot except toes.....	\$1,000.....	\$2,000 .....
Dislocation, toe .....	\$200.....	\$400 .....
Dislocation, partial .....	25%.....	25% .....

**Eye Injury Benefit (removal of foreign object).....** \$150

**Eye Injury Benefit (surgery).....** \$300

**Fracture Benefit**

	<b>Benefit for Closed Reduction</b>	<b>Benefit for Open Reduction</b>
Fracture, skull (simple non-depressed) .....	\$2,000 .....	\$4,000 .....
Fracture, skull (depressed).....	\$3,000.....	\$6,000 .....
Fracture, facial bone including nose except upper or lower jaw .....	\$1,000.....	\$2,000 .....
Fracture, upper jaw.....	\$1,000 .....	\$2,000 .....
Fracture, lower jaw .....	\$1,000.....	\$2,000 .....
Fracture, spine (vertebral processes).....	\$1,000.....	\$2,000 .....
Fracture, spine (vertebral body except vertebral processes) .....	\$2,000.....	\$4,000 .....
Fracture, collar bone.....	\$1,500.....	\$3,000 .....
Fracture, shoulder blade.....	\$2,000.....	\$4,000 .....
Fracture, breast bone .....	\$1,000.....	\$2,000 .....
Fracture, rib.....	\$1,000.....	\$2,000 .....
Fracture, pelvis except tailbone .....	\$3,000.....	\$6,000 .....
Fracture, tailbone.....	\$1,000.....	\$2,000 .....
Fracture, upper arm .....	\$2,000.....	\$4,000 .....
Fracture, forearm .....	\$1,500.....	\$3,000 .....
Fracture, wrist .....	\$2,000.....	\$4,000 .....
Fracture, hand except fingers .....	\$2,000.....	\$4,000 .....
Fracture, finger .....	\$200 .....	\$400 .....
Fracture, hip or thigh or both .....	\$3,000.....	\$6,000 .....
Fracture, kneecap.....	\$2,000.....	\$4,000 .....
Fracture, leg except thigh .....	\$2,000.....	\$4,000 .....
Fracture, ankle.....	\$2,000.....	\$4,000 .....

Fracture, foot except toes .....	\$1,500.....	\$3,000
Fracture, toe .....	\$200.....	\$400
Fracture, chip .....	25%.....	25%

**Laceration Benefit**

Repaired without stitches..... \$50

Repaired with stitches:

Lacerations, total is less than two inches .....	\$100
Lacerations, total is two to six inches .....	\$200
Lacerations, total is over six inches.....	\$400

**Puncture Wound Benefit**..... \$100

**Paralysis Benefit**

Paralysis, four limbs.....	\$20,000
Paralysis, three limbs.....	\$15,000
Paralysis, two limbs .....	\$10,000
Paralysis, one limb.....	\$5,000

**ACCIDENT-MEDICAL TREATMENT AND SERVICES BENEFITS**

**Air Ambulance Benefit**..... \$5,000

**Ground Ambulance Benefit**..... \$300

**Blood/Plasma/Platelets Benefit**..... \$500

**Emergency Care Benefit**

Emergency Room .....	\$200
Physician's Office .....	\$200
Urgent Care .....	\$200

**Non-Emergency Initial Care Benefit**..... \$50

X-Ray Benefit..... \$100

**Advanced Diagnostic Testing Benefits**

CAT .....	\$200
EEG .....	\$200
MMRI .....	\$200
MR .....	\$200
NVC .....	\$200
PET .....	\$200

<b>Physician Follow-Up Visits</b> .....	\$75
<b>Medical Appliance Benefit</b>	
Brace .....	\$100
Cane .....	\$100
Crutches.....	\$100
Walker- expected use less than 1 year .....	\$200
Walker- expected use 1 year or longer.....	\$500
Walking boot .....	\$100
Wheel chair or motorized scooter-expected use less than 1 year.....	\$200
Wheel chair or motorized scooter-expected use 1 year or longer.....	\$1,000
Other medical device used for mobility.....	\$100
<b>Prosthetic Device Benefit</b>	
One device only .....	\$750
More than one device .....	\$1,500
<b>Therapy Services Benefit</b>	
Cognitive Behavioral Therapy .....	\$50
Occupational Therapy.....	\$50
Physical Therapy .....	\$50
Respiratory Therapy .....	\$50
Speech Therapy .....	\$50
Vocational Therapy.....	\$50
<b>Lodging Benefit</b> .....	\$200
<b>Transportation Benefit</b> .....	\$400
<b>Surgical Repair Benefit</b>	
Abdominal Pelvic Cavity .....	\$2,000
Cranial.....	\$2,000
Hernia Repair.....	\$200
Ruptured Disc .....	\$1,000
Tear, cartilage in knee .....	\$750

**Torn, ruptured or severed tendon/ligament/rotator cuff**

One tendon/ligament/rotator cuff .....	\$750
Two or more tendons/ligaments/rotator cuffs .....	\$1,000
Thoracic Cavity .....	\$2,000

**Exploratory Surgery Benefit** (without repair) for any of the procedures listed above or outpatient surgery ..... \$200

**Other Outpatient Surgery Benefit** ..... \$300

**Pain Management Benefit**

Epidural Anesthesia .....	\$100
General Anesthesia .....	\$100

**ACCIDENT-HOSPITAL BENEFITS**

**Hospital Admission Benefit** ..... \$1,000

**Hospital Confinement Benefit** ..... \$200.00 per day

**ICU Confinement Benefit** ..... \$400.00 per day

**Inpatient Rehabilitation Benefit**..... \$200.00 per day

**ADDITIONAL BENEFITS:**

**Modification Benefit** ..... \$1,000

**Wellness Benefit**..... \$50

**OTHER INFORMATION**

**Contract Holder:** HEALTHEDGE SOFTWARE, INC.

**Group Contract No.:** GVA-70759-MA

**Associated Companies:** Associated Companies are employers who are the Contract Holder's subsidiaries or affiliates and are reported to Prudential in writing for inclusion under the Group Contract, provided that Prudential has approved such request.

**Contract Anniversary:** January 1 of each year, beginning in 2023

**Cost of Insurance:** The insurance in this Booklet is Contributory Insurance. You will be informed of the amount of your contribution when you enroll.

**Prudential's Address:**

The Prudential Insurance Company of America  
80 Livingston Avenue  
Roseland, New Jersey 07068

## **WHEN YOU HAVE A CLAIM**

Each time a claim is made, it should be made without delay. Use a claim form and follow the instructions on the form.

If you do not have a claim form, contact your Employer.

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# General Definitions

## FOR YOU AND YOUR DEPENDENTS

Some of the terms used in the Coverage:

**Active Work Requirement:** A requirement that you be actively at work full time at the Employer's place of business or at any other place that your Employer's business requires you to go. You are considered actively at work during normal vacation if you were actively at work on your last regular scheduled workday.

**Annual Enrollment Period:** There is a period each year during which you may enroll for Coverage or request a change in Coverage for the following Calendar Year. The Contract Holder will notify you of when this Annual Enrollment Period begins and ends.

**Calendar Year:** A year starting January 1.

**Contributory Insurance:** Contributory Insurance is insurance for which the Contract Holder has the right to require your contributions.

**Non-contributory Insurance:** Is insurance for which the Contract Holder does not have the right to require your contributions. The Schedule of Benefits shows whether insurance under the Coverage is Contributory Insurance or Non-contributory Insurance.

**Coverage:** A part of the Booklet consisting of:

- (1) A benefit page labeled as a Coverage in its title.
- (2) Any page or pages that continue the same kind of benefits.
- (3) A Schedule of Benefits entry and other benefit pages or forms that by their terms apply to that kind of benefits.

**Covered Accident:** A sudden, unforeseeable, external event that results, directly and independently of all other causes, in a Covered Loss and meets all of the following conditions:

- (1) occurs while the Covered Person is insured under this Policy;
- (2) is not otherwise excluded under the terms of this Policy.

**Covered Injury:** Injury to the body of a Covered Person.

**Covered Person** under the Coverage: An Employee who is insured for Employee Insurance under that Coverage; a Qualified Dependent for whom an Employee is insured for Dependents Insurance under that Coverage.

**Covered Surgery** means any of the following procedures:

- (1) Cranial Surgery;
- (2) Skin graft to treat a burn for which the Burn Benefit was paid;
- (3) Surgery to treat a Hernia;



- (4) Thoracic Cavity and Abdominal Pelvic Cavity Surgery;
- (5) Surgery to treat a Ruptured Disc;
- (6) Surgery to treat torn cartilage in the knee (meniscus); or
- (7) Surgery to treat a torn, ruptured or severed tendon, ligament or rotator cuff.

**Dependents Insurance:** Insurance on the person of a dependent.

**Doctor:** A licensed practitioner of the healing arts acting within the scope of the license.

**Domestic Partner:** A person who:

- (1) Satisfies the requirements for being a domestic partner, registered domestic partner or party to a civil union under the law of your jurisdiction of residence; or
- (2) Is a person of the same or opposite sex who satisfies all of the following:
  - (a) is age 18 or older; and
  - (b) is not related to you by blood or a degree of closeness that would prohibit marriage in the law of the jurisdiction in which you reside; and
  - (c) is mentally competent to consent to contract; and
  - (d) is not married to another person under statutory or common law nor in a domestic partnership, registered domestic partnership or civil union with another person; and
  - (e) is not otherwise a Qualified Dependent under the Program; and
  - (f) is in a single dedicated, serious and committed relationship with you; and
  - (g) has shared a single permanent residence with you for at least 12 consecutive months; and
  - (h) is financially interdependent with you.

**Earnings:** This is the gross amount of money paid to you by the Employer in cash for performing the duties required of your job. Bonuses, commissions, overtime pay, Earnings for more than 40 hours per week, and all other benefits are not included.

**Employee:** A person employed by the Employer; a proprietor or partner of the Employer. The term also applies to that person for any rights after insurance ends.

**Employee Insurance:** Insurance on the person of an Employee.

**The Employer:** Collectively, all employers included under the Group Contract.

**Life Event:** Any of the following which constitute a change in family status:

- (1) your marriage or divorce;
- (2) becoming or ceasing to be a Domestic Partner;
- (3) the death of your Spouse, Domestic Partner, or child;
- (4) the birth or adoption of your child;

- (5) employment or termination of employment of your Spouse or Domestic Partner;
- (6) switching from part-time to full-time Employee status (or vice versa) by you or your Spouse or Domestic Partner;
- (7) you or your Spouse or Domestic Partner taking an unpaid leave of absence;
- (8) a significant change in your health coverage that is attributable to your Spouse's or Domestic Partner's employment.

**Outpatient Surgery:** Surgery performed on an outpatient basis, other than a Surgery for which the Inpatient Surgery Benefit is payable.

**Premium:** The amount that you are required to pay for your insurance. The required Premiums are to be paid by you to the Contract Holder on each Premium Payment Date.

**Prudential:** The Prudential Insurance Company of America.

**Rehabilitation Facility** A facility that:

- provides rehabilitation care services on an inpatient basis; and
- maintains all required licenses and certifications.

Rehabilitation care services consist of the combined use of medical, social, educational, and vocational services to enable patients disabled by an Injury to achieve the highest possible functional ability. Services are provided by or under the supervision of an organized staff of Physicians.

The term Rehabilitation Facility does not include:

- a nursing home;
- an extended care facility, unless the Covered Person is receiving rehabilitation care services on an inpatient basis at the extended care facility;
- a Skilled Nursing Facility, unless the Covered Person is receiving rehabilitation care services on an inpatient basis at the facility;
- a rest home or home for the aged;
- a hospice care facility;
- a place for recovery from alcoholic or drug addiction; or
- an assisted living facility.

**Spouse:** Your lawful spouse.

**You:** An Employee.

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# Benefit Definitions

## FOR YOU AND YOUR DEPENDENTS

This Coverage pays the following benefits for Accident

**Ambulance Benefit (Air):** Prudential will pay the benefit shown in the Schedule of Benefits section if a licensed professional Air Ambulance service is required to transport any Covered Person by air to or from a Hospital or between medical facilities where treatment is received due to an accidental injury.

The Air Ambulance transportation must be within 90 days after the Covered Accident occurs or Covered Injury.

Prudential will pay this benefit 1 time per Accident and a maximum of 2 times per Covered Person, per calendar year.

**Ambulance Benefit (Ground/Water):** Prudential will pay the benefit shown in the Schedule of Benefits section if a licensed professional Ambulance service is required to transport any Covered Person by ground to or from a Hospital or between medical facilities where treatment is received due to an accidental injury

The Ambulance transportation must be within 90 days of the Accident.

Prudential will pay this benefit 1 time per Accident, Covered Injury and a maximum of 2 times per Covered Person, per calendar year.

**Blood / Plasma / Platelets:** Prudential will pay this benefit if a Covered Person sustains an accidental injury and receives a transfusion of blood, plasma or platelets subject to the following:

The blood, plasma or platelets must be administered within 90 days of the Accident and must be prescribed by a Doctor on an emergency basis or provided while the Covered Person is undergoing Surgery.

Prudential will pay this benefit 1 time per Covered Person, per Accident and a maximum of 3 times per Covered Person, per calendar year.

**Broken Tooth Benefit:** If a Covered Person sustains an accidental Injury that results in a Broken Tooth and the tooth is repaired by a dental crown or filling, or is extracted, We will pay the Broken Tooth Benefit, shown in the Schedule of Benefits, that is applicable to the dental crown, filling and/or extraction, subject to all of the following:

- (a) The dental services must begin within 90 days after the Covered Accident or Covered Injury occurs.
- (b) If there are multiple Broken teeth, we will pay no more than 1 crown(s), no more than 1 filling(s) and no more than 1 extractions per Covered Person, per Covered Accident or Covered Injury.
- (c) We will pay the Broken tooth benefit no more than 3 times per Covered Person, per calendar year

Prudential will not pay for an Injury to a tooth that is not a sound, natural tooth or for an Injury caused by biting or chewing.

**Burn Benefit:** Prudential will pay this benefit if a Covered Person sustains an accidental Injury that is a second- or third-degree burn, We will pay the Burn Benefit, shown in the Schedule of Benefits, that is applicable to the size and severity of the burn, subject to all of the following:

- (a) The burn must be treated by a Doctor within 48 hours after the Covered Accident or Covered Injury occurs.
- (b) If a burn meets more than one of the burn classifications shown in the Schedule of Benefits, the amount We pay will be based on the classification of the burn that pays the highest benefit.
- (c) We will pay the Burn Benefit no more than:
- (d) one time per Covered Person, per Covered Accident or Covered Injury; and
- (e) 1 time per Covered Person, per Calendar Year.
- (f) No benefit is payable for a first-degree burn.

**Coma Benefit:** Prudential will pay this benefit if a Covered Person sustains an accidental injury that is a Coma, as diagnosed by a physician. We will pay the Coma Benefit shown in the Schedule of Benefits, subject to the following:

- (a) The Coma must begin within 90 days after the Covered Accident
- (b) We will pay the Coma Benefit no more than 1 time per Covered Person, per Accident and a maximum of 1 time per Covered Person, per calendar year.

Coma means a persistent vegetative state, diagnosed by a physician, in which there is no response to stimuli lasting for 7 consecutive days or more.

Prudential will not pay for a medically induced Coma.

**Concussion Benefit:** If a Covered Person sustains an accidental Injury that is a Concussion, Prudential will pay the Concussion Benefit shown in the Schedule of Benefits, subject to all of the following:

- (a) The Injury must be diagnosed as a Concussion by a Physician within 48 hours after the Accident occurs.
- (b) We will pay the Concussion Benefit no more than 1 time per Covered Person, per Calendar Year.

**Advanced Diagnostic Testing Benefit:** Means any of the following:

- (1) magnetic resonance imaging (MRI) or magnetic resonance (MR);
- (2) ultrasound;
- (3) nerve conduction velocity test (NCV);
- (4) computed tomography scan (CT) or computed axial tomography (CAT); or

- (5) electroencephalogram (EEG);
- (6) positron emission tomography (PET);
- (7) single-photon emission computed tomography (SPECT Scan).

Prudential will pay this benefit if a Covered Person sustains an accidental injury and receives any of the above medical tests to evaluate the injury, We will pay the Advanced Diagnostic Testing Benefit shown in the schedule of benefits subject to the following:

- (a) The test must be ordered by a Physician and be performed within 90 days after the Covered Accident occurs.
- (b) We will pay the Diagnostic Testing Benefit no more than 1 time per Covered Person, per Accident and up to a maximum of 3 times per Covered Person, per Calendar Year.

**Dislocation Benefit:** If a Covered Person sustains an accidental injury that is a Dislocation, Prudential will pay the Dislocation Benefit shown in the Schedule of Benefits that is applicable to the type of Dislocation the Covered Person sustained, subject to the following:

- (a) The injury must be diagnosed and treated as a Dislocation by a Physician within 90 days after the accident occurs.
- (b) The Dislocation must require, and be corrected by, open (surgical) or closed (non-surgical) reduction by a Physician.
- (c) Prudential will pay this benefit once for the Dislocation of a joint after the coverage effective date. No benefit is payable for subsequent Dislocations of the same joint after the coverage effective date.
- (d) If the person suffers more than one Dislocation as a result of the same Accident, the total benefit payable for all such Dislocations is limited to 2 times the benefit amount payable for the joint involved which has the highest benefit amount.
- (e) The Partial Dislocation Benefit will be 25% of the Dislocation Benefit shown in the Schedule of Benefits for a Full Dislocation of the joint involved.

**Dislocation** means a separated joint of a body part that is listed on the Schedule of Benefits under the Dislocation Benefit. The term Dislocation does not include vertebral subluxation complex (misaligned vertebrae).

**Full Dislocation** means a Dislocation in which the joint is completely separated.

**Partial Dislocation** means a Dislocation in which the joint is not completely separated.

**Physician Follow-Up Visit Benefit:** Prudential will pay the benefit shown in the Schedule of Benefits if a Covered Person sustains an accidental injury and receives follow-up care for the injury, that is recommended by a Physician, subject to the following:

- (a) Treatment must begin within 90 days after the Accident occurs and be provided within 365 days after the Accident occurs.
- (b) Treatment must be specific to the injury
- (c) Treatment must occur on an outpatient basis

- (d) Treatment must not be for preventative testing, or any treatment for which a benefit is payable under the Therapy Services Benefit, Emergency Care Benefit or Non-Emergency Care Benefit, or Wellness Benefit
- (e) Prudential will pay this benefit no more than 2 times per Covered Person, per Covered Accident, and up to a maximum of 6 times per Covered Person per Calendar Year.

**Emergency Care Benefit:** If a Covered Person sustains an accidental injury and receives initial care from a Physician for the injury in an Emergency Room, a Physician's office, or an Urgent Care Facility, within 96 hours after the Accident occurs, Prudential will pay the Emergency Care Benefit, shown in the Schedule of Benefits that is applicable to the place where care is received.

If a Covered Person sustains an injury and receives initial care from a Physician for the injury in an Emergency Room, a Physician's office, or an Urgent Care Facility, more than 96 hours but less than 90 days after the Accident occurs, We will pay the Non-Emergency Initial Care Benefit shown in the Schedule of Benefits.

Payment of the Emergency Care Benefit and the Non-Emergency Initial Care Benefit is subject to both of the following:

- (a) We will never pay both the Emergency Care Benefit and the Non-Emergency Care Benefit for the same Covered Person, for the same Accident
- (b) If We pay either the Emergency Care Benefit or the Non-Emergency Initial Care Benefit, We will pay the benefit no more than one time per Covered Person, per Accident.

**Eye Injury Benefit:** If a Covered Person sustains an accidental injury to an eye, Prudential will pay the Eye Injury Benefit shown in the Schedule of Benefits, subject to all of the following:

- (a) The Injury to the eye must require Surgery or the removal of a foreign object by a Physician within 90 days after the Accident occurs.
- (b) We will pay the Eye Injury Benefit no more than:
- (c) 1 time per Covered Person, per Accident; and
- (d) 3 times per Covered Person, per calendar year.

**Fracture Benefit:** If a Covered Person sustains an accidental injury that is a Fracture, Prudential will pay the Fracture Benefit shown in the Schedule of Benefits that is applicable to the type of Fracture sustained by the Covered Person, subject to all of the following:

- (a) The injury must be diagnosed and treated as a Fracture by a Physician within 90 days after the Accident occurs
- (b) The Fracture must require, and be corrected by, open (surgical) or closed (non-surgical) reduction by a Physician. Closed reduction includes immobilization.
- (c) We will pay no more than one Fracture Benefit per bone, per Accident
- (d) If the Covered Person suffers more than one Fracture as a result of the same Accident, the total benefit payable for all such Fractures combined is limited to 2 times the benefit amount payable for the Fracture involved which has the highest benefit amount.

- (e) If an injury is a Chip Fracture, Prudential will pay the Chip Fracture Benefit instead of the Fracture Benefit. The Chip Fracture Benefit will be 25% of the Fracture Benefit shown in the Schedule of Benefits for the bone involved.
- (f) If the same Fracture is treated with both open reduction and closed reduction, we will pay no more than the Fracture Benefit payable for the open reduction.

**Fracture** means a break in a bone that is listed on the Schedule of Benefits under Fracture Benefit, which can be detected by an x-ray or similar diagnostic exam.

**Chip Fracture** means a Fracture in which a small fragment of the bone is broken off.

**General Anesthesia Benefit:** If a Covered Person sustains an accidental injury and undergoes Surgery, for which a benefit is payable under this Certificate, for such injury in a Hospital or Outpatient Surgery Facility, Prudential will pay the General Anesthesia Benefit shown in the Schedule of Benefits, subject to all of the following:

- (a) General Anesthesia must be:
  - administered within 90 days after the Accident occurs, during Surgery to treat the injury; and
  - administered by a Physician.
- (b) We will pay the General Anesthesia Benefit no more than 1 time per Covered Person, per Accident, up to a maximum of 3 times per Covered Person, per calendar year.
- (c) We will not pay a General Anesthesia Benefit for local anesthesia or regional anesthesia (including epidural anesthesia or spinal anesthesia).

**General Anesthesia** means an induced state of unconsciousness accompanied by a loss of protective reflexes, including the ability to maintain an airway independently and respond purposely to physical stimulation or verbal command.

**Hospital Admission Benefit:** Prudential will pay the Hospital Admission benefit shown in the Schedule of Benefits section, if a Covered Person is admitted to a Hospital for treatment of an accidental injury, subject to all of the following:

- (a) the admission must occur within 90 days after the Accident occurs.
- (b) The Admission Benefit is not payable for Emergency Room treatment, outpatient treatment, or a stay of less than 20 hours in an observation area.
- (c) We will only pay the Admission Benefit for a Covered Person for one Hospital admission at a time, even if the admission is caused by more than one Accident and/or injury.
- (d) We will pay the Admission Benefit no more than:
  - (e) one time per Covered Person, per Accident; and
  - (f) 3 times per Covered Person, per Calendar Year.

If a Covered Person is Admitted to a Hospital and becomes Admitted again within 90 days for the same or related condition, we will treat the Admission as a continuation of the prior Admission. If more than 90 days have passed between the periods of Admission, we will treat this Admission as a new Admission.

**Hospital Confinement Benefit:** Prudential will pay the Hospital Confinement Benefit shown in the Schedule of Benefits for each day, after the day of admission to the Hospital, if the Covered Person is Confined in the Hospital for treatment of an accidental Injury subject to all of the following:

- (a) The initial Hospital Confinement must begin within 90 days after the Accident occurs.
- (b) The Hospital Confinement benefit is not payable for a day in which the Hospital Admission or ICU Admission benefit is payable or for a Confinement of less than 24 hours.
- (c) The Hospital Confinement Benefit is payable for up to 365 days per Covered Person, per Accident.
- (d) We will pay the Hospital Confinement Benefit no more than 3 times per Covered Person, per calendar year.
- (e) We will only pay the Hospital Confinement Benefit for a Covered Person for one Hospital Confinement at a time, even if the Confinement is caused by more than one Accident and/or Injury.
- (f) We will only pay one Hospital Confinement Benefit per day. If the Covered Person has a non-ICU Hospital Confinement and an Intensive Care Unit Confinement on the same day, We will only pay the Hospital Confinement Benefit that applies to Intensive Care Unit Confinement.

If a Covered Person is Confined in a Hospital and becomes Confined again within 90 days for the same or related condition, we will treat the Confinement as a continuation of the prior Confinement. If more than 90 days have passed between the periods of Confinement, we will treat this Confinement as a new Confinement.

**Intensive Care Unit (ICU) Confinement Benefit:** Prudential will pay the ICU Confinement Benefit shown in the Schedule of Benefits section, for each day the Covered Person is Confined in an Intensive Care Unit for treatment of an accidental injury and meets the requirements for payment of the Confinement Benefit, subject to all of the following:

- (a) Confinement in the Intensive Care Unit must begin within 90 days after the Accident occurs.
- (b) The ICU Confinement benefit is not payable for a day in which the Hospital Admission or ICU Admission benefit is payable or for a Confinement of less than 24 hours.
- (c) The ICU Confinement Benefit is payable for up to 30 days per Covered Person, per Accident.
- (d) We will pay the ICU Confinement Benefit no more than 3 times per Covered Person, per calendar year.

If a Covered Person is Confined in a Hospital and becomes Confined again within 90 days for the same or related condition, we will treat the Confinement as a continuation of the prior Confinement. If more than 90 days have passed between the periods of Confinement, we will treat this Confinement as a new Confinement.



**Laceration Benefit:** If a Covered Person sustains an accidental injury that is a Laceration and receives treatment from a Physician to repair it, Prudential will pay the Laceration Benefit, shown in the Schedule of Benefits, that is applicable to the length of the Laceration and the treatment received as follows:

- (a) If the laceration is repaired with stitched, we will pay the Laceration Benefit repaired with stitches; or
- (b) If the Laceration is repaired without stitches, we will pay the Laceration Benefit repaired without stitches.

Payment of the Laceration Benefit is subject to all of the following:

- (a) The Laceration must be treated by a Physician within 96 hours after the Accident occurs.
- (b) If the Laceration is repaired with sutures or staples it will be considered to be repaired with stitches for the purposes of the Laceration Benefit
- (c) If a Covered Person has more than one Laceration, the amount we pay will be based on the total length of all Lacerations received in the same Accident that are repaired with stitches. If some, but not all, of the Lacerations require repair with stitches, we will not pay any benefit for the Laceration(s) that are repaired without stitches.
- (d) If an injury meets the definition of both a Laceration and a Puncture Wound, we will only pay the benefit which has the higher benefit amount.
- (e) We will pay the Laceration Benefit no more than one time per Covered Person, per Accident; and up to a maximum of 3 times per Covered Person, per calendar year.

**Laceration** means a cut of the full thickness of the skin.

**Lodging Benefit:** If a Covered Person is Confined in a Hospital for treatment of an accidental injury, and a companion who accompanies the Covered Person while the Covered Person is so Confined stays in a Lodging for which a charge is made, Prudential will pay the Lodging Benefit shown in the Schedule of Benefits subject to all of the following:

- (a) We will pay the Lodging Benefit for each day the companion stays in a Lodging while the Covered Person is Confined in a Hospital for treatment of an accidental injury.
- (b) We will pay the Lodging Benefit for up to 30 days per calendar year.
- (c) The Lodging Benefit is only payable for a day for which We are paying a Confinement Benefit for a Covered Person.
- (d) You must submit Proof that the companion incurred an expense for staying at a Lodging for each day of the stay.

**Lodging** means an establishment licensed under the laws where it is located, such as a motel, hotel, or other facility that provides sleeping accommodations to the general public in exchange for a fee and is located at least 50 miles from the Covered Person's Primary Residence.

**Medical Appliance:** Prudential will pay the benefit as shown in the Schedule of Benefits for the type of Medical Appliance prescribed if a Covered Person sustains an accidental injury for which a Physician prescribes the use of a Medical Appliance as an aid in personal locomotion or mobility, subject to all of the following:

- (a) The use of such Medical Appliance must begin within 90 days after the Accident occurs.
- (b) The amount we will pay for all Medical Appliances combined will be no more than \$1,000 per Covered Person, per Accident.
- (c) Prudential will not pay the Medical Appliance Benefit for the replacement of a Medical Appliance.

**Medical Appliance** means any of the following:

- (1) brace for the neck, back or leg;
- (2) cane;
- (3) crutches;
- (4) walker;
- (5) walking boot that extends above the ankle,
- (6) wheelchair or motorized scooter for medical purposes; and
- (7) any other medical device used for mobility.

**Modification Benefit:** If a Covered Person sustains an accidental injury for which We paid a Dismemberment, Functional Loss or Paralysis Benefit, We will pay the Modification Benefit shown in the Schedule of Benefits for Modifications made to the Covered Person's Primary Residence or vehicle, subject to all of the following:

- (a) A Physician must certify that because of the accidental injury, the Modification is necessary to help enable the Covered Person to live in his or her Primary Residence or travel in his or her primary vehicle.
- (b) The Modification must be made within 180 days after the Accident occurs.
- (c) We will pay the Modification Benefit no more than:
- (d) 1 time per Covered Person, per Accident; and
- (e) 1time per Covered Person, per Calendar Year.

**Other Outpatient Surgery Benefit:** If a Covered Person sustains an accidental injury and undergoes Other Outpatient Surgery to treat the injury in an Outpatient Surgery Facility, Prudential will pay the Other Outpatient Surgery Benefit as shown on the Schedule of Benefits, subject to all of the following:

- (a) The Covered Person must be treated by a Physician for the injury within 90 days after the Accident occurs.
- (b) The surgery must be performed by a Physician in an Outpatient Surgery Facility within 180 days after the Accident occurs.

- (c) If, as a result of the same Accident, a Covered Person has a Covered Surgery and another Outpatient Surgery performed at the same time, we will only pay one benefit which will be the benefit with higher benefit amount.
- (d) We will pay the Other Outpatient Surgery Benefit no more than 1 time per Covered Person, per Accident and up to a maximum of 3 times per Covered Person, per calendar year.

**Pain Management Benefit: (Epidural Anesthesia):** If a Covered Person sustains an accidental injury and receives epidural anesthesia to manage pain from the injury, Prudential will pay the Pain Management Benefit shown in the Schedule of Benefits, subject to all of the following:

- (a) The epidural anesthesia must be administered within 180 days after the Accident occurs.
- (b) Epidural anesthesia to manage pain from an injury must be prescribed by a Physician.
- (c) We will pay the Pain Management Benefit no more than 1 time per Covered Person, per Accident and a up to a maximum of 3 times per Covered Person, per calendar year.

**Paralysis Benefit:** If a Covered Person sustains an accidental Injury that results in Paralysis, Prudential will pay the Paralysis Benefit shown in the Schedule of Benefits that applies to the type of Paralysis that the Covered Person sustained, subject to all of the following:

- (a) Paralysis must be documented by a Doctor within 90 days after the Accident occurs.
- (b) If a Covered Person sustains an accidental Injury that results in a Paralysis that falls under more than one classification on the Schedule of Benefits, We will only pay the benefit that applies to the classification that pays the highest benefit.
- (c) We will pay the Paralysis Benefit no more than one time per Covered Person, per Covered Accident or Covered Injury.

**Paralysis** means the permanent total and irrecoverable loss of movement of 1 or more limbs:

- (a) that has lasted for a continuous period of not less than 90 days as confirmed by a Doctor;  
or
- (b) as a result of transected spinal cord with supporting clinical and radiological evidence and no expectation of return to function.

The term Paralysis does not include a Dismemberment or Coma.

**Prosthetic Device Benefit:** If a Covered Person sustains an accidental injury that is a loss of limb, hand, foot, or sight in an eye and receives a Prosthetic Device as a result of the loss, Prudential will pay the Prosthetic Device Benefit shown in the Schedule of Benefits, that is applicable to the number of Prosthetic Devices the Covered Person receives, subject to all of the following:

- (a) The Prosthetic Device must be received within 365 days after the Accident occurs.
- (b) No benefit will be payable for replacement of a Prosthetic Device.
- (c) No benefit will be payable for more than one Prosthetic Device for the same body part.
- (d) We will not pay the Prosthetic Device Benefit for a joint replacement such as an artificial hip or knee.

- (e) For a Dependent Child who is under age 18, We will pay the Prosthetic Device Benefit no more than:
  - (i) 1 time, per Accident; and
  - (ii) 1 time per calendar year.
- (f) For all other Covered Persons, We will pay the Prosthetic Device Benefit no more than:
  - (i) 1 time per Covered Person, per Accident; and
  - (ii) 1 time per Covered Person, per calendar year.

**Prosthetic Device** means an artificial device that replaces a missing body part. The term Prosthetic Device does not include hearing aids, dental aids (including false teeth), eyeglasses, or cosmetic prostheses such as wigs.

**Puncture Wound:** If a Covered Person sustains an accidental injury that is a Puncture Wound and such wound is treated by a Physician, Prudential will pay the Puncture Wound Benefit shown in the Schedule of Benefits, subject to all of the following:

- (a) The Puncture Wound must be treated by a Physician within 96 hours after the Accident occurs.
- (b) We will pay the Puncture Wound Benefit no more than 1 time per Covered Person, per Accident, up to a maximum of 3 times per Covered Person, per calendar year.

**Puncture Wound** means an injury caused by an object, including a needle, that pierces or penetrates the full thickness of the skin.

**Inpatient Rehabilitation Benefit:** If a Covered Person is transferred to a Rehabilitation Facility immediately after a period of Confinement for treatment of an accidental injury for which We paid a Confinement Benefit, We will pay the Inpatient Rehabilitation Benefit shown in the Schedule of Benefits, subject to all of the following:

- (a) We will pay the Inpatient Rehabilitation Benefit for each day of the Covered Person's continuous stay as a resident inpatient in a Rehabilitation Facility, up to a maximum stay of 15 days per Covered Person, per Covered Accident or Covered Injury but not to exceed 30 days per calendar year.
- (b) The Covered Person's inpatient stay in the Rehabilitation Facility must start within 365 days after the Accident.
- (c) After the Covered Person is discharged from the Rehabilitation Facility, We will not pay the Inpatient Rehabilitation Benefit for a subsequent admission to a Rehabilitation Facility for treatment of the same accidental injury for which We already paid the Inpatient Rehabilitation Benefit.

We will not pay the Inpatient Rehabilitation Benefit for any day for which We paid a Confinement Benefit.

**Surgery Benefit:** If a Covered Person undergoes a Covered Surgery to treat an accidental injury, while Confined, Prudential will pay the applicable benefit shown in the Schedule of Benefits under Surgery Benefit, for the type of Covered Surgery the Covered Person undergoes, subject to all of the following:

- (a) The Covered Person must be treated by a Physician for the injury within 90 days after the Accident occurs.
- (b) The Covered Surgery must be performed by a Physician within 180 days after the Accident occurs.
- (c) If the Covered Surgery is performed with repair, We will pay the Surgical Repair Benefit shown in the Schedule of Benefits for the applicable procedure.
- (d) If the Covered Surgery performed is Exploratory Surgery, We will pay the Exploratory Surgery Benefit shown in the Schedule of Benefits.
- (e) If as a result of the same Accident, the Covered Person has more than one Covered Surgery performed at the same time, We will only pay a benefit for one Covered Surgery, which will be the Covered Surgery with the highest benefit amount.
- (f) If as a result of the same Accident, the Covered Person has a Covered Surgery and another Outpatient Surgery performed at the same time, We will only pay one benefit which will be the benefit that pays the higher amount.
- (g) We will pay the Surgery Benefit no more than 1 time per Covered Person, per Accident, up to a maximum of 3 times per Covered Person, per calendar year.

**Exploratory Surgery** means a Covered Surgery performed without surgical repair. For surgery to treat torn cartilage in the knee, if the cartilage is shaved or trimmed from the knee, the Surgery will be considered Exploratory Surgery and not a Surgery with Repair.

**Therapy Services Benefit:** If a Covered Person sustains an accidental injury and receives Therapy Services, Prudential will pay the Therapy Services Benefit shown in the Schedule of Benefits that applies to the type of Therapy Service received, subject to all of the following:

- (a) Therapy Services must:
  - Begin within 90 days after the Accident occurs and be provided within 365 days after the Accident occurs;
  - Be provided on an outpatient basis;
  - Be prescribed by a Physician; and
  - Be provided by a practitioner licensed to provide the type of Therapy Services provided and operating within the scope of such license.
- (b) We will pay the Therapy Services Benefit for Therapy Services no more than:
  - 10 times per Covered Person, per Accident; and
  - 10 times per Covered Person, per calendar year.

- (c) We will not pay a Therapy Services Benefit for Therapy Services received by the Covered Person on the same day for which the Inpatient Rehabilitation Benefit or the Skilled Nursing Facility Benefit is payable.

**Therapy Services** means any of the following:

- (1) cognitive behavioral therapy;
- (2) occupational therapy;
- (3) physical therapy
- (4) respiratory therapy
- (5) speech therapy; and
- (6) vocational therapy.

**Transportation Benefit:** Prudential will pay the Transportation Benefit shown in the Schedule of Benefits when a Covered Person travels more than 50 miles one way for follow-up treatment of an accidental injury for which We pay a benefit under this Certificate, at a Hospital or other treatment facility, subject to all of the following:

- (a) Mileage is measured from the Covered Person's Primary Residence to the facility where the follow-up treatment is provided.
- (b) The follow-up treatment must be prescribed by a Doctor and not available within 50 miles of the Covered Person's Primary Residence.
- (c) You must submit Proof that the follow-up treatment was provided.
- (d) We will not pay the Transportation Benefit if the Ground Ambulance Benefit or Air Ambulance Benefit is payable for the trip.
- (e) We will pay the Transportation Benefit no more than:
  - 1 time per Covered Person, per Covered Accident; and
  - 3 times per Covered Person, per Calendar Year.

**Wellness Benefit:** Prudential will pay the Wellness Benefit if a Covered Person takes one of the screening prevention measures listed below, upon submission of Proof, We will pay the Wellness Benefit shown in the Schedule of Benefits for the day that the measure is taken subject to all of the following:

- (a) We will only pay one Wellness Benefit per Covered Person, per day;
- (b) We will only pay the Wellness Benefit 1 time per Covered Person, per calendar year.
- (c) We will not pay a Wellness Benefit for a screening/prevention measure if benefits are paid or are payable for that same screening/prevention measure under another section of this Certificate.

The screening/prevention measures for which a Wellness Benefit may be paid are:

- (1) blood test to determine triglycerides;

- (2) bone marrow testing;
- (3) carotid doppler;
- (4) chest x-rays;
- (5) colonoscopy;
- (6) Doppler screening for peripheral vascular disease;
- (7) echocardiogram;
- (8) electrocardiogram (EKG);
- (9) flexible sigmoidoscopy;
- (10) hemocult stool specimen;
- (11) human papillomavirus (HPV) vaccination;
- (12) lipid panel;
- (13) mammogram;
- (14) pap smears or thin prep pap test;
- (15) serum protein electrophoresis;
- (16) skin cancer biopsy;
- (17) stress test on bicycle or treadmill;
- (18) thermography;
- (19) ultrasound screening of the abdominal aorta for abdominal aortic aneurysms.

**X-ray Benefit:** If a Covered Person sustains an accidental injury and receives an X-ray to evaluate the injury, Prudential will pay the X-ray Benefit shown in the Schedule of Benefits subject to all of the following:

- (a) The x-ray must be prescribed by a physician and be performed within 90 days after the Accident occurs.
- (b) We will pay the X-Ray Benefit no more than 1 time per Covered Person, per Accident, up to a maximum of 3 times per Covered Person, per calendar year.

# Who is Eligible to Become Insured

## FOR EMPLOYEE INSURANCE

**You are eligible for Employee Insurance while:**

- You are a Full-Time Employee of the Employer; and
- You are in a Covered Class; and
- You have completed the Employment Waiting Period, if any. You may need to work for the Employer for a continuous Full-Time period before You become eligible for the Coverage. The period must be agreed upon by the Employer and Prudential. Your Employer will inform You of any such Employment Waiting Period for Your class.

**You are Full-time** if You are regularly working for the Employer at least the number of hours in the Employer's normal Full-time work week for Your class, but not less than 30 hours per week. If You are a partner or proprietor of the Employer, that work must be in the conduct of the Employer's business.

**Your class** is determined by the Contract Holder. This will be done under its rules, on dates it sets. The Contract Holder must not discriminate among persons in like situations. You cannot belong to more than one class for insurance on each basis, Contributory or Non-contributory Insurance, under the Coverage. "Class" means Covered Class, Benefit Class or anything related to work, such as position or Earnings, which affects the insurance available.

**This applies if You are an Employee of more than one Employer included under the Group Contract:** For the insurance, You will be considered an Employee of only one of those Employers. Your service with the others will be treated as service with that one.

The rules for obtaining Employee Insurance are in the When You Become Insured section.

## FOR DEPENDENTS INSURANCE

**You are eligible for Dependents Insurance while:**

- You are eligible for Employee Insurance; and
- You have a Qualified Dependent.

**Qualified Dependents:**

**These are the persons for whom You may obtain Dependents Insurance:**

- A person who is Your Spouse or Domestic Partner prior to their enrollment for Dependents Insurance.

Your Spouse means Your lawful Spouse.

Your Domestic Partner is a person of the same or opposite sex who:

- (1) Satisfies the requirements for being a Domestic Partner, registered Domestic Partner or party to a civil union under the law of Your jurisdiction of residence; or



- (2) Is a person of the same or opposite sex who satisfies all of the following:
- (a) is age 18 or older; and
  - (b) is not related to You by blood or a degree of closeness that would prohibit marriage in the law of the jurisdiction in which You reside; and
  - (c) is mentally competent to consent to contract; and
  - (d) is not married to another person under statutory or common law nor in a Domestic Partnership, registered Domestic Partnership or civil union with another person; and
  - (e) is not otherwise a Qualified Dependent under the Program; and
  - (f) is in a single dedicated, serious and committed relationship with You; and
  - (g) has shared a single permanent residence with You for at least 12 consecutive months; and
  - (h) is financially interdependent with You.

Where requested by Prudential, You and/or Your Domestic Partner certify that all of the above requirements are satisfied. Such certification shall be in a format satisfactory to Prudential.

Either a Spouse or a Domestic Partner may be a Qualified Dependent under the Program at any one time, but not both at the same time.

- Your unmarried Children from live birth to 26 years old.

Your Children include Your:

- (1) Biological children;
- (2) Legally adopted children, children placed with You for adoption prior to legal adoption, and each of Your stepchildren. A Child placed with You for adoption prior to legal adoption is considered Your Qualified Dependent from the date of placement for adoption, and is treated as though the Child was Your newborn child;
- (3) Foster children;
- (4) Domestic Partner's children; and
- (5) Children for whom You, Your Spouse or Your Domestic Partner:
  - (a) have been appointed the legal guardian; and
  - (b) claim as a dependent on Your, Your Spouse's or Your Domestic Partner's federal income tax returns.

A Child who is Your, Your Spouse's or Your Domestic Partner's ward under a legal guardianship will be considered a Qualified Dependent from the effective date of court order granting the legal guardianship and is treated as though the Child was Your newborn child.

- Your Incapacitated Children.

Your Incapacitated Children means each Child (as defined above) who satisfies all of the following:

- (1) Your Child is incapable of self-sustaining employment because of a mental or physical Injury or Illness.
- (2) Your Child is so incapacitated before the Child reaches the age limit for a Qualified Dependent Child.

You must provide Prudential with satisfactory proof that Your Child satisfies the above conditions within 31 days of:

- (1) the covered Child's attainment of the age limit for a Qualified Dependent Child; or
- (2) the date You first become eligible for Coverage with respect to that Child over the age limit for a Qualified Dependent Child.

Periodically, Prudential may request that You provide proof that Your Child continues to satisfy the above conditions.

Failure to provide the proof required or requested above will cause Your Coverage with respect to that Child to end.

**Exceptions:**

- (1) Your Spouse, Domestic Partner, or Child is not Your Qualified Dependent while:
  - (a) on active duty in the armed forces of any country; or
  - (b) insured under the Group Contract as an Employee; or
  - (c) the Spouse, Domestic Partner, or Child has protection under any Employee Coverage of the Group Contract after the Spouse's, Domestic Partner's, or Child's insurance under that Coverage ends.

**A Child will not be considered the Qualified Dependent of more than one Employee.** If this would otherwise be the case, the Child will be considered the Qualified Dependent of the Employee named in a written agreement of all such Employees filed with the Contract Holder. If there is no written agreement, the Child will be considered the Qualified Dependent of:

- (1) the Employee who became insured under the Group Contract with respect to the Child, while the Child was a Qualified Dependent of only that Employee; and otherwise
- (2) the Employee who has the longest continuous service with the Employer, based on the Contract Holder's records.

The rules for obtaining Dependents Insurance are in the When You Become Insured section.

# When You Become Insured

## FOR EMPLOYEE INSURANCE

Your Employee Insurance under the Coverage will begin the first day on which:

- You have enrolled, if the Coverage is Contributory; and
- You are eligible for Employee Insurance; and
- You are in a Covered Class for that insurance; and
- You have met any evidence requirement for Employee Insurance (see the rules for when evidence is required below); and
- Your insurance is not being delayed under the Delay of Effective Date section below; and
- that Coverage is part of the Group Contract.

For Contributory Insurance, You must enroll on a form approved by Prudential and agree to pay the required contributions. You may enroll for Contributory Insurance (1) within 31 days of when You could first be covered, (2) within 31 days of a Life Event, or (3) during the Annual Enrollment Period without evidence of insurability. Your Employer will tell You whether contributions are required and the amount of any contribution when You enroll.

At any time, the benefits for which You are insured are those for Your class, unless otherwise stated.

The General Definitions section explains what “Annual Enrollment Period” and “Life Event” means.

**When evidence is required:** In any of these situations, You must give evidence of insurability. This requirement will be met when Prudential decides the evidence is satisfactory.

- (1) You re-enroll for Employee Insurance under the Coverage after You voluntarily cancelled it.
- (2) You re-enroll after any of Your insurance under the Group Contract ends because You did not pay a required contribution.
- (3) You have not met a previous evidence requirement to become insured under any Prudential group contract covering Employees of the Employer.

## FOR DEPENDENTS INSURANCE

Your Dependents Insurance under the Coverage for a person, whether Contributory or Non-contributory, will begin the first day on which all of these conditions are met:

- You have enrolled for Dependents Insurance under the Coverage, if the Coverage is Contributory.
- The person is Your Qualified Dependent.
- You are in a Covered Class for that insurance.
- You are insured for the Employee Insurance under the Coverage.

- You have met any evidence requirement for that Qualified Dependent.
- Your insurance for that Qualified Dependent is not being delayed under the Delay of Effective Date section below.
- Dependents Insurance under the Coverage is part of the Group Contract.

For Contributory Insurance, You must enroll your Qualified Dependent on a form approved by Prudential and agree to pay the required contributions. You may enroll for Contributory Dependents Insurance (1) within 31 days of when You could first be covered, (2) within 31 days of a Life Event, or (3) during the Annual Enrollment Period without evidence of insurability. Your Employer will tell You whether contributions are required and the amount of any contribution when You enroll your Qualified Dependent.

At any time, the Dependents Insurance benefits for which You are insured are those for Your class, unless otherwise stated.

The General Definitions section explains what “Annual Enrollment Period” and “Life Events” means.

**When evidence is required:** In any of these situations, You must give evidence of insurability for a Qualified Dependent. For each Qualified Dependent, this requirement will be met when Prudential decides the evidence is satisfactory.

- (1) You re-enroll a Qualified Dependent after You voluntarily cancelled insurance for that Qualified Dependent.
- (2) You re-enroll for Dependents Insurance after any insurance under the Group Contract ends because You did not pay a required contribution.

**Change in Family Status:** It is important that You inform the Employer promptly when You first acquire a Qualified Dependent. You should also inform the Employer if Your Dependents Insurance status changes from one to another of these categories:

- No Qualified Dependents.
- Qualified Dependent Spouse or Domestic Partner only.
- Qualified Dependent Spouse or Domestic Partner and Children.
- Qualified Dependent Children only.

If You are insured under the Coverage for one or more Children, You need not report additional Children.

Forms are available for reporting these changes.

## Delay of Effective Date

### FOR EMPLOYEE INSURANCE

Your Employee Insurance under the Coverage will be delayed if You do not meet the Active Work Requirement on the day Your insurance would otherwise begin. Instead, it will begin on the first day

You meet the Active Work Requirement and the other requirements for the insurance. The same delay rule will apply to any increase in Your insurance that is subject to this section. If You do not meet the Active Work Requirement on the day that change would take effect, it will take effect on the first day You meet that requirement. This delay rule does not apply to any decreases in Your insurance.

## **FOR DEPENDENTS INSURANCE**

A Qualified Dependent may be Confined for medical care or treatment, at home or elsewhere. If a Qualified Dependent is so Confined on the day that Your Dependents Insurance under the Coverage for that Qualified Dependent, or any change in that insurance that is subject to this section, would take effect, it will not then take effect. The insurance or change will take effect upon the Qualified Dependent's final medical release from all such Confinement. The other requirements for the insurance or change must also be met.

Newborn Child Exception: This section does not apply to a Child of Yours at that Child's birth if the Child is born to You and either:

- (1) is Your first Qualified Dependent; or
- (2) becomes a Qualified Dependent while You are insured for Dependents Insurance under the Coverage for any other Qualified Dependent.

Also, this section does not apply to any age increase in the amount of insurance for a Child under the Dependents Coverage.

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# When Your Insurance Ends

## EMPLOYEE AND DEPENDENTS INSURANCE

Your Employee Insurance under the Coverage or Your Dependents Insurance under the Coverage will end on the first of these to occur:

- Your membership in the Covered Classes for the insurance ends because Your employment ends (see below) or for any other reason.
- Your class is removed from the Covered Classes for the insurance.
- The date the Group Contract providing the insurance ends.
- You reach age 100.
- You die.
- For Contributory Insurance under the Coverage, You fail to pay, when due, any required contribution. But, if Employee Insurance is Contributory, failure to contribute for Dependents Insurance will not cause Your Employee Insurance to end.
- The insurance is Dependents Insurance, and Your Employee Insurance under the Coverage ends.
- Your Dependents Insurance for a Qualified Dependent under the Coverage will end on the first of these to occur:
  - That person ceases to be a Qualified Dependent for the Coverage. A Spouse or Domestic Partner will cease to be a Qualified Dependent at age 100. (See Continued Coverage for an Incapacitated Child below.)

**End of Employment:** For insurance purposes, Your employment will end when You are no longer a Full-time Employee actively at work for the Employer. But, under the terms of the Group Contract, the Employer may consider You as still employed in the Covered Classes during certain types of absences from Full-time work. This is subject to any time limits or other conditions stated in the Group Contract.

Your employment in the Covered Classes will not be considered to end while You are absent from work due to leave for which insurance is required to be continued under the Federal Family and Medical Leave Act of 1993 or a state law requiring similar continuation, as reported to Prudential by the Employer.

If You stop active Full-Time work for any reason, You should contact the Employer at once to determine what arrangements, if any, have been made to continue any of Your insurance.

**Continued Coverage for an Incapacitated Child:** This applies only to the Dependents Insurance You have for a Child under the Coverage. The insurance for the Child will not end on the date the age limit in the definition of Qualified Dependent is reached if both of these are true:

- (1) The Child is then mentally or physically incapable of earning a living. Prudential must receive proof of this within the next 31 days.

- (2) The Child otherwise meets the definition of Qualified Dependent.

If these conditions are met, the age limit will not cause the Child to stop being a Qualified Dependent under that Coverage. This will apply as long as the Child remains so incapacitated.

**Continued Insurance If You Leave the Covered Classes:** These provisions apply to the Accident Coverage of the Group Contract. They provide for the continuation of your insurance beyond the date it would otherwise have ended above.

If you leave the Covered Classes under the Group Contract, your Employee and any Dependents Insurance under the Accident Coverage of the Group Contract will be continued until the first of these occurs:

- (1) The day 31 days from the date the insurance would have ended.
- (2) The day you become entitled to benefits of similar coverage on an insured or uninsured basis.

**Continued Insurance at Your Option following a Plant Closing:** This applies to the Accident Coverage of the Group Contract. It describes how you may elect to continue your insurance.

Right to Continue Insurance: A right under this part is subject to the rest of these provisions.

You have the right to continue your Accident Coverage of the Group Contract if that Coverage would have ended due to a plant closing or partial closing.

Continuation: The Contract Holder will give you a notice of the right to continue. If you want to continue the insurance, you must submit a written election within 31 days of the date the insurance would have ended. Also, any payment required for the insurance must be paid to the Contract Holder. The amount of any payment required for this purpose shall not be more than the amount you paid for the insurance before the plant closing. Once this is done, the insurance will continue from the date it would have ended until the first of these occurs:

- (1) The end of the 90 day period following the date of the plant closing or partial closing.
- (2) The first day you are eligible for similar coverage for persons in a group, whether on an insured or uninsured basis.
- (3) The first day you fail to make any required payment, when due, for the continued insurance.

**Continuation of Coverage at Your Option:**

Your Coverage becomes portable and You may elect to continue Coverage for You and Your Qualified Dependents if all of these conditions are met:

- (1) Coverage for You and Your Qualified Dependents under the Group Contract would have ended because:
  - (a) Your employment ended for a reason other than gross misconduct; or
  - (b) Your work hours were reduced.
- (2) You have been continuously insured under the Group Contract and/or the Employer's prior plan for at least 30 days just before the date Your employment ended or Your work hours were reduced.

The Coverage that may be continued is that which You had on the date Your employment ended or Your work hours were reduced.

Your Employer will give to You or mail to You a notice of Your right to continue the Coverage. The notice will state the amount of the payments required for the portable Coverage and the manner in which payments must be made.

If You want to continue the Coverage, the election notice must be completed and returned to Prudential, along with the required first payment, by the later of:

- (1) 31 days after the Coverage would otherwise have ended; and
- (2) 15 days after You receive the notice informing You of Your right to continue. But, in no event may election be made if You do not apply for continuation of Coverage and pay the first payment prior to 92 days after You cease to be covered for the Coverage.

If this is done, the portable Coverage will be continued from the date it would have ended until the first of these occurs:

- (1) You reach age 100.
- (2) You reach Your Lifetime Maximum Benefit.
- (3) You die.
- (4) You fail to make, when due, any payment required for the continued Coverage. But failure to contribute for Dependents Insurance will not cause Your Employee Insurance to end.
- (5) The insurance is Dependents Insurance, and Your Employee Insurance under the Coverage ends.
- (6) You become covered under any other group Accident plan.

Your Dependents Insurance for a Qualified Dependent under the continued Coverage will end on the first of these to occur:

- (1) The Qualified Dependent reaches the Lifetime Maximum Benefit for that Qualified Dependent.
- (2) That person ceases to be a Qualified Dependent for the Coverage. A Spouse or Domestic Partner will cease to be a Qualified Dependent at age 100. (See Continued Coverage for an Incapacitated Child above.)
- (3) You reach age 100.

While Accident Coverage is continued under this part, all other terms of the Group Contract apply, except:

- (1) Your Amount of Insurance may not be more than 100% of Your Amount of Insurance under the Group Contract when the Coverage would have ended. The Amount of Insurance on each dependent may not be more than the Amount of Insurance on the dependent under the Group Contract when the Coverage would have ended.
- (2) Your Amount of Insurance under the continued Coverage may not be increased.
- (3) The Amount of Insurance on each dependent under the continued Coverage may not be increased.



- (4) Once Coverage is being continued under this part, no other continuation provisions may apply, except for the Continued Coverage for an Incapacitated Child provision above.

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## EXTENSION OF BENEFITS

If a Covered Person is Confined on the date Your insurance ends and You do not continue insurance under the Continuation of Coverage at Your Option section, We will pay certain benefits for such Covered Person if the Confinement continues after Your insurance ends, in accordance with, and subject to all of the following:

- No benefits will be available under this Extension of Benefits provision if Your insurance ends due to non-payment of premium.
- The Hospital Admissions Benefit, the Daily In-Hospital Stay Benefit, the Hospital Intensive Care Unit Benefit (ICU) and the Inpatient Surgery Procedure Benefit and will be payable if requirements for payment of those benefits are met while the Covered Person is Confined. No other benefits will be payable.
- Benefits payable under this Extension of Benefits provision will be paid in accordance with and subject to the terms and conditions of this Certificate, except as set forth in this provision.
- Benefits under this Extension of Benefits provision will end on the earlier of:
  - the date the Covered Person is no longer Confined; or
  - the end of the number of days that Confinement Benefits are payable for the Confinement, not to exceed 180 days.
- If the Covered Person is again Confined at any time after discharge, no further benefits will be payable.

**Amount of Extended Benefit:** This amount is determined as if You had remained a Covered Person under the Accident plan. But it is reduced by any amount payable under the Schedule of Benefits or any Prudential group insurance that replaces this Coverage for a class of Employees.

**Effect of Continuation:** Continued insurance under the Continuation of Coverage at Your Option provision will be in place of all rights under this Section. But if You have met the requirements of this Section, You can obtain these rights in exchange for all benefits of the continued insurance. Premiums paid under the continued insurance will be refunded.

## CHANGE IN CLASS

If there is more than one class eligible for insurance under the Group Policy, and each class has its own certificate, instead of receiving a new certificate when You move between classes, You will remain insured under this Certificate if:

- You move to a class that is eligible for Accident Insurance under the Group Policy; and
- the benefits available to Your new class are identical to the benefits available under this Certificate.

In all other cases when You move between classes, Your insurance under this Certificate will end on the date You are no longer an Employee of the class eligible for insurance under this Certificate.

# General Information

## A. CLAIM RULES.

These rules apply to payment of benefits under the Coverage.

**Notice of Claim:** Written notice of claim should be sent to Prudential within 20 days of the date of a loss.

**Claim Forms:** Upon receipt of a notice of claim, Prudential will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not furnished within 15 days after the giving of such notice the claimant shall be deemed to have complied with the requirements of this Group Insurance Certificate as to proof of loss upon submitting, within the time fixed in the Group Insurance Certificate for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made.

Use a claim form and follow the instructions on the form.

If You do not have a claim form, contact Your Employer, or You can request a claim form from us. If You do not receive the form within 15 days of Your request, send Prudential written proof of claim without waiting for the form.

**Proof of Loss:** Prudential must be given written proof of the loss including any requested documentation, such as a death certificate, an attending physician's statement or medical records for which claim is made under the Coverage. This proof must cover the occurrence, character and extent of that loss. Proof of loss must be furnished within 90 days after the date of the loss.

A claim will not be considered valid unless the proof is furnished within this time limit. But failure to meet the time limit will not make the claim invalid or reduce the claim if it was not reasonably possible to give the proof within that time and the proof is given as soon as reasonably possible, and in no event, except in the absence of legal capacity, later than one year after the time proof is otherwise required.

**When Benefits are Paid:** Prudential will pay benefits within 30 days after receiving satisfactory written proof of the loss including any requested documentation, such as an attending physician's statement or medical records.

**To Whom Payable:** Benefits are payable to you with these exceptions:

- (1) Benefits for any of your Losses that are unpaid at your death or become payable on account of your death will be paid to the first of the following: Your (a) surviving spouse or Domestic Partner; (b) surviving Child(ren) in equal shares; (c) surviving parents in equal shares; (d) surviving siblings in equal shares; (e) estate.
- (2) If you are not living, benefits for a dependent's Losses are payable to your Spouse or Domestic Partner if your Spouse or Domestic Partner is living.
- (3) If neither you nor your Spouse or Domestic Partner is living, then benefits for a Spouse's or Domestic Partner's Losses will be paid to your Spouse's or Domestic Partner's estate.

- (4) If neither you nor your Spouse or Domestic Partner is living, then benefits for a Qualified Dependent Child's Losses will be paid to the Child who suffered the Loss. If that Qualified Dependent Child is not living, the benefits will be paid to the Child's estate.

**Physical Exam:** Prudential, at its own expense, has the right to examine the person for whom the claim is made. Prudential may do this when and as often as is reasonable while the claim is pending.

**Legal Action:** No action at law or in equity shall be brought to recover on the Group Contract until 60 days after the written proof described above is furnished. No such action shall be brought more than three years after the end of the time within which proof of claim is required.

## **B. INCONTESTABILITY OF INSURANCE TO WHICH THE CLAIM RULES APPLY.**

This limits Prudential's use of a Covered Person's statements in contesting an amount of that insurance for which the Covered Person is insured. These are statements made to persuade Prudential to effect an amount of that insurance. They will be considered to be made to the best of the Covered Person's knowledge and belief. These rules apply to each statement:

- (1) It will not be used in a contest to avoid or reduce that amount of insurance unless:
- (a) it is in a written instrument signed by the Covered Person; and
  - (b) a copy of that instrument is or has been furnished to the Covered Person.
- (2) It will not be used in the contest after that amount of insurance has been in force, before the contest, for at least two years during the Covered Person's lifetime.

## **C. LIMITS ON ASSIGNMENTS.**

You may assign Your insurance under the Coverage on forms satisfactory to Prudential. Insurance under the Coverage may be assigned only as a gift assignment. Any rights, benefits or privileges that You have as an Employee may be assigned. This includes any right You have to continue Coverage under the Group Contract. Prudential will not decide if an assignment does what it is intended to do. Prudential will not be held to know that one has been made unless it or a copy is filed with Prudential through the Contract Holder.

## **D. PAYMENT OF PREMIUMS – GRACE PERIOD.**

Premiums are to be paid by You to the Contract Holder. Each Premium must be paid by the Premium Payment Date.

**Premium Payment Date:** The first premium is due on the date You become insured under the Group Contract. Subsequent premiums are due semi-annually. But, at Your written request, You may elect to pay premiums monthly, quarterly or annually, or change back to semi-annually. The Premium Payment Date for each subsequent Premium is the first day of each subsequent payment period.

**Grace Period:** You may pay each Premium other than the first within 31 days of the Premium Payment Date without being charged interest. Those days are known as the grace period.

If You fail to pay any Premium required for an insurance of the Group Contract by the end of its grace period, Your insurance will end when the grace period ends. You are liable to pay Premiums to the Contract Holder for the time Your insurance is in force.

## **E. REINSTATEMENT.**

If Your insurance ends because You did not pay any Premium by the end of its grace period, You may be eligible to reinstate the insurance subject to these rules:

- (1) You must request reinstatement within 180 days of the date of the first unpaid Premium;
- (2) You must pay all overdue Premiums; and
- (3) If You request reinstatement more than 60 days after the end of the grace period, You must complete a Request for Reinstatement with attestation of good health.

If Prudential approves Your request, the reinstatement will be effective on the first day of the month coinciding with or next following the approval date.

The Incontestability provisions will apply as of the date the reinstatement is effective.

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# Exclusions

Prudential will not pay benefits for any loss caused by, contributed to by, or resulting from, directly or indirectly, any of the following:

- (1) Suicide or attempted suicide, while sane.
- (2) Intentionally self-inflicted Injuries, or any attempt to inflict such Injuries.
- (3) Medical or surgical treatment, whether the claim results directly or indirectly from the treatment.
- (4) Taking part in any riot or insurrection.
- (5) War, or any act of war. War means declared or undeclared war, and includes resistance to armed aggression. Terrorism is not considered an act of war.

Terrorism means the deliberate use of violence or the threat of violence against civilians to create an emotional response through the suffering of victims or to achieve military, political, religious or social objectives.

- (6) An Accident that occurs while the person is serving on Full-Time active duty for more than 90 days in any armed forces. But this does not include Reserve or National Guard active duty for training.
- (7) Travel or flight in any vehicle used for aerial navigation, if:
  - (a) the person is riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
  - (b) the person is performing as a pilot or a crew member of any aircraft; or
  - (c) the person is riding as a passenger in an aircraft owned, operated, controlled or leased by or on behalf of the Contract Holder or any of its subsidiaries or affiliates.

This includes getting in, out, on or off any such vehicle.

- (8) Commission of or attempt to commit an assault or a felony.
- (9) Being under the influence of alcohol or alcohol intoxication, including but not limited to having a blood alcohol level above the limit for permissible operation of a motor vehicle in the jurisdiction where the Accident occurred, regardless of whether the person: (a) was operating a motor vehicle; and (b) was convicted of an alcohol related offense.
- (10) Being under the influence of or taking any non-Prescription Drug, medication, narcotic, stimulant, hallucinogen, barbiturate, amphetamine, gas, fumes or inhalants, poison or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless prescribed by and administered in accordance with the advice of the person's Doctor.
- (11) Participation in these hazardous sports: scuba diving; bungee jumping; base jumping; skydiving; ziplining; parachuting; hang gliding; paragliding; paramotoring; parascending; or ballooning.

(12) Accidental Injury arising out of, or in the course of, any work for wages or profit (whether or not with the Employer).

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## **Additional Information About Your Plan**

The Certificate of Coverage and the following Additional Information (together, the Booklet, are intended to comply with the disclosure requirements of the regulations issued by the U.S. Department of Labor under the Employee Retirement Income Security Act (ERISA) of 1974. ERISA requires that your employer provide you with a "Summary Plan Description" which describes the plan and informs you of your rights under it. Information about eligibility rules, benefits amounts, benefit limitations, and exclusions from coverage is contained in the Certificate of Coverage. The following Additional Information about your plan is provided at the request of your Employer/Plan Sponsor.

**Plan Name**

HealthEdge Software, Inc.

**Plan Number**

501

**Type of Plan**

Employee Welfare Benefit Plan

**Plan Sponsor**

HealthEdge Software, Inc.  
30 Corporate Drive, Suite 150  
Burlington, MA 01803

**Employer Identification Number**

20-2006970

**Plan Administrator**

HealthEdge Software, Inc.  
Attention: Human Resources Department  
30 Corporate Drive, Suite 150  
Burlington, MA 01803  
781-210-8667

**Agent for Service of Legal Process**

HealthEdge Software, Inc.  
Attention: Human Resources Department  
30 Corporate Drive, Suite 150  
Burlington, MA 01803

Service of legal process may also be made upon the plan administrator at the address above.

**Plan Year Ends**

December 31



**Plan Benefits Provided by**

The Prudential Insurance Company of America  
751 Broad Street  
Newark, New Jersey 07102

**Plan Sponsor's Designation of Prudential As Claims Administrator**

It is the Plan Sponsor's intention and direction that The Prudential Insurance Company of America as Claims Administrator has the sole discretion to interpret the terms of the plan, to make factual findings, and to determine eligibility for benefits. The Plan Sponsor has determined that benefits are payable under the plan only if The Prudential Insurance Company of America, in its sole discretion, determines that they are due. The decision of the Claims Administrator shall not be overturned unless arbitrary and capricious. \*

\* This paragraph does not apply to residents of AK, AR, CA, CO, DC, IL, KY, MD, ME, MI, NJ, NY, OR, PR, RI, SD, TX, VT, WA

**Plan Sponsor, Policyholder and Employer not Agents of Prudential**

The Group Contract underwritten by The Prudential Insurance Company of America provides insured benefits under your Employer/Policyholder/Plan Sponsor's ERISA plan(s). For all purposes associated with the plan or the Group Contract under which The Prudential Insurance Company of America provides benefits, the Employer/Policyholder/Plan Sponsor acts on its own behalf or as an agent of its employees. Under no circumstances will the Employer/Policyholder/Plan Sponsor be deemed the agent of The Prudential Insurance Company of America, absent a written authorization of such status executed between the Employer/Policyholder/Plan Sponsor and The Prudential Insurance Company of America. Nothing in these documents shall, of themselves, be deemed to be such a written authorization.

**Allocation of Contributions**

The insurance benefit coverages described in this Booklet are being offered to you under a single ERISA plan. Coverages described as non-contributory or as being paid entirely by the Employer/Policyholder/Plan Sponsor (if any) are those paid for directly by the Employer/Policyholder/Plan Sponsor such that you have no out of pocket expense for such coverages. However, the premium rate that the Employer/Policyholder/Plan Sponsor pays for insurance coverage offered to you under the Plan may be determined, or in some cases, reduced, in part, based on your contributions for other coverages or other benefits offered under the Plan. When this occurs, your contributions for one benefit coverage may cover some or all of the costs or plan expenses for another benefit coverage offered to you under the Plan.

**Loss of Benefits**

You must continue to be a member of a class of eligible employees or beneficiaries to which the plan pertains and continue to make any contributions or payments that are due, including those you agreed to when you enrolled for coverage. Failure to make required contributions may result in partial or total loss of your benefits.

**Plan Sponsor May Amend or Terminate the Plan at any Time**

It is intended that this plan will be continued for an indefinite period of time. But, the Plan Sponsor reserves the right to change or terminate the plan at any time. This Booklet elsewhere describes your rights upon termination of the plan.

## Claim Procedures

### 1. Determination of Benefits

Prudential shall notify you of the claim determination within 45 days of the receipt of your claim. This period may be extended by 30 days if such an extension is necessary due to matters beyond the control of the plan. A written notice of the extension, the reason for the extension and the date by which the plan expects to decide your claim, shall be furnished to you within the initial 45-day period. This period may be extended for an additional 30 days beyond the original 30-day extension if necessary due to matters beyond the control of the plan. A written notice of the additional extension, the reason for the additional extension and the date by which the plan expects to decide on your claim, shall be furnished to you within the first 30-day extension period if an additional extension of time is needed.

However, if a period of time is extended due to your failure to submit information necessary to decide the claim, the period for making the benefit determination by Prudential will be tolled (i.e., suspended) from the date on which the notification of the extension is sent to you until the earlier of the date on which you respond to the request for additional information, or the 45<sup>th</sup> day following the expiration of the initial 45-day claim review period.

If your claim for benefits is denied, in whole or in part, you or your authorized representative will receive a written notice from Prudential of your denial. The notice will include:

- (a) the specific reason(s) for the denial, which will include a discussion of the decision describing, if applicable, the basis for disagreeing with or not following (i) the views of healthcare professionals treating you and vocational experts who evaluated you, (ii) the views of medical or vocational experts whose advice was obtained on behalf of the plan in connection with your adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination, and (iii) an award of Social Security Administration disability benefits,
- (b) references to the specific plan provisions on which the benefit determination was based,
- (c) a description of any additional material or information necessary for you to perfect a claim and an explanation of why such information is necessary,
- (d) a statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits,
- (e) a description of Prudential's appeals procedures and applicable time limits, including a statement of your right to bring a civil action under section 502(a) of ERISA following your appeals,
- (f) a statement that, if an adverse benefit determination is based on a medical necessity or experimental treatment or similar exclusion or limit, an explanation of the scientific or clinical judgment for the determination will be provided free of charge upon written request, and
- (g) copies of any internal rules, guidelines, protocols, standards or other similar criteria relied upon in making this determination or, alternatively, a statement that such rules, guidelines, protocols, standards or other similar criteria do not exist.

## 2. Appeals of Adverse Determination

If your claim for benefits is denied, you or your representative may appeal your denied claim in writing to Prudential within 180 days of the receipt of the written notice of denial or 180 days from the date such claim is deemed denied. Similarly, if Prudential does not decide your claim within the time described in Section 1 above, you may appeal, although you are not required to do so. You may submit with your appeal any written comments, documents, records and any other information relating to your claim. Upon your request, you will also have access to, and the right to obtain copies of, all documents, records and information relevant to your claim free of charge.

A full review of the information in the claim file and any new information submitted to support the appeal will be conducted by Prudential, utilizing individuals not involved in the initial benefit determination. This review will not afford any deference to the initial benefit determination.

Prudential shall make a determination on your appeal within 45 days of the receipt of your appeal request. This period may be extended by up to an additional 45 days if Prudential determines that special circumstances require an extension of time. A written notice of the extension, the reason for the extension and the date that Prudential expects to render a decision shall be furnished to you within the initial 45-day period. However, if the period of time is extended due to your failure to submit information necessary to decide the appeal, the period for making the benefit determination will be tolled (i.e., suspended) from the date on which the notification of the extension is sent to you until the earlier of the date on which you respond to the request for additional information or the 45<sup>th</sup> day from the expiration of the initial 45-day appeal review period.

Prudential will provide you, free of charge and prior to any adverse decision on appeal, with any new or additional evidence that is considered by Prudential in connection with the claim (including evidence that may be the basis for denial as well as any evidence that may support granting the claim), and any new or additional rationale that will form the basis for the Prudential's decision on appeal. Any such evidence will be provided as soon as possible and sufficiently in advance of the date on which the notice of adverse benefit determination must be provided in order to give you a reasonable opportunity to respond prior to that date.

If the appeal is denied in whole or in part, you will receive a written notification from Prudential of the denial. The notice will include:

- (a) the specific reason(s) for the adverse determination, which will include a discussion of the decision describing, if applicable, the basis for disagreeing with or not following (i) the views of healthcare professionals treating you and vocational experts who evaluated you, (ii) the views of medical or vocational experts whose advice was obtained on behalf of the plan in connection with your adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination, and (iii) an award of Social Security Administration disability benefits,
- (b) references to the specific plan provisions on which the determination was based,
- (c) a statement that you are entitled to receive upon request and free of charge reasonable access to, and make copies of, all records, documents and other information relevant to your benefit claim upon request,
- (d) a description of Prudential's review procedures and applicable time limits,

- (e) a statement that if an adverse benefit determination is based on a medical necessity or experimental treatment or similar exclusion or limit, an explanation of the scientific or clinical judgment for the determination will be provided free of charge upon written request,
- (f) copies of any internal rules, guidelines, protocols, standards or other similar criteria relied upon in making this determination or, alternatively, a statement that such rules, guidelines, protocols, standards or other similar criteria do not exist, and
- (g) a statement describing any appeals procedures offered by the plan, and your right to bring a civil suit under ERISA.

If a decision on appeal is not furnished to you within the time frames mentioned above, the claim shall be deemed denied on appeal.

If the appeal of your benefit claim is denied, you or your representative may make a second, voluntary appeal of your denial in writing to Prudential within 180 days of the receipt of the written notice of denial or 180 days from the date such claim is deemed denied. Similarly, if Prudential does not decide your appeal within the time described in Section 1 above, you may appeal again, although you are not required to do so. You may submit with your second appeal any written comments, documents, records and any other information relating to your claim. Upon your request, you will also have access to, and the right to obtain copies of, all documents, records and information relevant to your claim free of charge.

Prudential shall make a determination on your second claim appeal within 45 days of the receipt of your appeal request. This period may be extended by up to an additional 45 days if Prudential determines that special circumstances require an extension of time. A written notice of the extension, the reason for the extension and the date by which Prudential expects to render a decision shall be furnished to you within the initial 45-day period. However, if the period of time is extended due to your failure to submit information necessary to decide the appeal, the period for making the benefit determination will be tolled from the date on which the notification of the extension is sent to you until the earlier of the date on which you respond to the request for additional information or the 45<sup>th</sup> day following the expiration of the second 45-day appeal review period.

Your decision to submit a benefit dispute to this voluntary second level of appeal has no effect on your right to any other benefits under this plan. If you elect to initiate a lawsuit without submitting to a second level of appeal, the plan waives any right to assert that you failed to exhaust administrative remedies. If you elect to submit the dispute to the second level of appeal, the plan agrees that any statute of limitations or other defense based on timeliness is tolled during the time that the appeal is pending.

If the claim on appeal is denied in whole or in part for a second time, you will receive a written notification from Prudential of the denial. The notice will be written in a manner calculated to be understood by the applicant and shall include the same information that was included in the first adverse determination letter. If a decision on appeal is not furnished to you within the time frames mentioned above, the claim shall be deemed denied on appeal.

## **Time Limit To File Suit**

If your claim for benefits and any required appeals are denied (or not decided within the time periods discussed above), you may file suit as discussed below. If you elect to file suit, you should do so as soon as possible. However, you must file suit no later than three years after proof of your claim was first due as explained elsewhere in this Booklet, regardless of whether your claim is still pending in the claim or appeal process.

## **Rights and Protections**

As a participant in this plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), as amended. ERISA provides that all plan participants shall be entitled to:

### **Receive Information about Your Plan and Benefits**

- Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites and union halls, all documents governing the plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan, including insurance contracts and collective bargaining agreements, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The plan administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

### **Prudent Actions by Plan Fiduciaries**

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including the Plan Sponsor, your employer, your union, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA.

### **Enforce Your Rights**

If your claim for a welfare benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the plan administrator to provide the materials and pay you a fine that accrues on a daily basis (based on amounts set by the Department of Labor) from the time the materials were due to you until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights,

you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

### **Assistance with Your Questions**

If you have any questions about your plan, you should contact the plan administrator. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

