



## Life is full of twists and turns. Prepare for the unexpected.

### IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

#### Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** online or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

#### Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

### What you need to know

Florida Marine Transport is adding new benefits to help you financially plan for the unexpected. Enroll for Accident, Critical Illness, and Hospital Indemnity Insurance, issued by **The Prudential Insurance Company of America (Prudential)**. You have an opportunity to enroll for coverage from Aug. 26 – Sept. 6, 2024.



### Why you should consider these benefits.

#### Accident, Critical Illness, and Hospital Indemnity Insurance:

*The unexpected costs of an accident, illness, or hospital stay may be surprising. Even with a good medical plan, you may still have out-of-pocket expenses—from deductibles, co-pays, and other costs.*

- **Help fill gaps not covered by your medical plan**, paying in addition to other insurance you may have.
- **Benefit payments are sent directly to you to use however you like.**<sup>1</sup> Payments may be used for deductibles, co-pays, household bills, or even everyday expenses such as babysitters and take-out food.
- **Guaranteed coverage, regardless of your health.** You don't have to answer health questions. You just need to be actively at work on the day your coverage starts.
- **Health screening benefit**<sup>2</sup> provides each covered person a benefit payment for getting an annual wellness exam or health screening.

Enroll today

#### For more information

Contact Kelly Sellars, the Health Benefits Manager, at [kelly.sellars@flmarine.com](mailto:kelly.sellars@flmarine.com) or Marissa Fouquet, the Benefits Assistant, at 985-629-2082 or [marissa.fouquet@flmarine.com](mailto:marissa.fouquet@flmarine.com).

<sup>1</sup> Benefits can be used for medical and non-medical purposes.

<sup>2</sup> The health screening benefit is not available in all states and may be referred to as a wellness benefit or health screening benefit in your certificate.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

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