

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

NOTICE TO POLICYHOLDERS

Effective January 1, 2017, Your Policy's coverage for habilitative services is amended to read as follows:

Coverage is provided for habilitative services for a covered child until at least the end of the month in which the covered child turns 19 years old.

“Habilitative services” means services and devices, including occupational therapy, physical therapy, and speech therapy, that help a child keep, learn, or improve skills and functioning for daily living. Habilitative services are not subject to an annual or lifetime visit maximum. Coverage is not provided for habilitative services delivered through early intervention or school services.

This coverage is subject to the deductible, coinsurance if applicable, and all other terms, conditions, and limitations of Your Policy. Covered outpatient charges will also be subject to the maximum benefits and other limitations applicable to Additional Hospital Expense Benefits.

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By

Secretary