

**COVID-19 Update as of June 2020 - Important Notice Regarding
Coverage Under Your Prudential Individual Health Insurance Policy**

The Prudential Insurance Company of America (“Prudential”) would like to inform you of actions Prudential is taking in response to the COVID-19 health emergency with respect to your Individual Health Policy. Prudential is making temporary changes to ensure you can pursue the proper care and testing you need while minimizing costs to protect your health during this time of concern.

To the extent it is a covered benefit under Your Policy, Prudential will reimburse medical expenses or make the following accommodations related to COVID-19:

- Waive cost sharing (including co-insurance and deductibles) related to testing, treatment and vaccination for COVID-19.
- Allow for early refills and for a 90-day supply of any maintenance prescription medication.
- Waive restrictions or increased costs for site-of-care for persons who are homebound or are voluntarily quarantined or otherwise unable or unwilling to leave their homes.
- Waive cost sharing (including co-insurance and deductibles) for telehealth/telemedicine services to promote its use in helping minimize the risk of exposure to, and community spread of, COVID-19.
- Consider treatment of COVID-19 an emergency case for purposes of expediting a review of an adverse decision.
- Extend the time limits to submit claims.

This coverage is subject to the same terms, conditions, and limitations of Your Policy. Please refer to Your Policy for specific benefits covered.

We recognize individuals may have trouble paying premiums during this time. To lessen the stress of financial decisions you may be faced with, we are extending the grace period of your Individual Health premium payments until further notice.

We will notify you once the extension of the grace period is no longer in effect. In addition, we will adjust timeframes or requirements as necessary to comply with any state or federal regulations.

Please note that the extension of premium deadlines, and any other accommodations are temporary and subject to change by Prudential, including a decision by Prudential to no longer offer the accommodations, unless otherwise required by applicable law.

Prudential is available to answer your calls, provide support and assist your providers. Our Customer Service Representatives can be reached at (800) 828-0153. Up to date information regarding Prudential’s response to COVID-19 can be found on our website at www.Prudential.com.

For more general and up to date information on COVID-19, visit The Centers for Disease Control website at <https://www.cdc.gov/>