

Your Benefits

Get the most from your benefits to help
achieve peace of mind and thrive



Here's education to help you make decisions that are right for you

- Basic Term Life Insurance
- Optional Term Life Insurance
- Basic Accidental Death & Dismemberment (AD&D) Insurance
- Optional Accidental Death & Dismemberment (AD&D) Insurance
- Short Term Disability Insurance
- Long Term Disability Insurance





Term Life Insurance

Term Life Insurance



- Could help pay living expenses if something happened to you or your covered loved one
- Typically, income tax-free
- There's no lapse in coverage if you leave the company
- Extra financial security

¹ LIMRA 2021 Life Insurance Barometer Study.



Term Life Insurance

Coverage options

Basic Term Life Insurance	Paid by your employer
Employee	1.5 times your base annual salary up to a maximum of \$500,000

Scan using your mobile device to access our Life Needs Estimator Calculator



Optional Term Life Coverage for	During Annual Enrollment	
	No health questions	Health questions required
Employee	Enroll or increase coverage in increments of \$10,000 to \$300,000	Enroll or increase coverage in increments of \$10,000 to an amount between \$300,000 and the plan maximum of \$500,000. Cannot exceed 5x annual salary
Spouse/Domestic Partner	Does not apply. Requires EOI for any new enrollments and any increases in coverage	Enroll or increase coverage in increments of \$10,000 to an amount between \$25,000 and the plan maximum of \$250,000. Cannot exceed 100% of your Optional Term Life amount
Dependent Child(ren) Child coverage begins from live birth to age 26	Enroll or increase coverage in increments of \$2,000 to a maximum of \$10,000	Does not apply.

During annual enrollment: No health questions when you enroll for or increase coverage up to the guaranteed issue amount.



A photograph of a man and two children sitting outdoors on a patio. The man, in the center, is smiling and holding a smartphone. To his left is a young boy, also smiling, looking at the phone. To his right is a young girl, smiling and looking at the phone. They are all dressed in casual clothing. The background shows a large window with multiple panes and some potted plants.

AD&D Insurance

AD&D Insurance



- Could help pay living expenses if something happened to you
- Relatively inexpensive compared to other benefits
- Benefits:
 - For the designated beneficiary/beneficiaries if insured's death results from an accident
 - For a serious injury, a percentage of the coverage amount is paid to the insured
 - Even if the insured has disability or life insurance

¹Center for Disease Control and Prevention. Deaths and Mortality 2020. <https://www.cdc.gov/nchs/fastats/deaths.htm>.

²CDC, 10 Leading Causes of Death by Age Group, United States, 2018.



AD&D Insurance

Coverage options

Basic AD&D Insurance	Paid by your employer
Employee	1.5 times your base annual salary up to \$500,000

Optional AD&D Coverage for	No health questions required
Employee	Enroll or increase coverage in increments of \$10,000, up to a maximum of \$500,000. Cannot exceed 5x annual salary.





Disability Insurance

Short Term Disability Insurance



- Helps protect your paycheck if you're disabled
- Pays a portion of your income
- Easy claims filing
- Helps you maintain your current lifestyle
- Common short-term disability claims:¹
 - Pregnancy
 - Digestive disorders
 - Mental health issues
 - Injuries

¹ Council for Disability Awareness. Disability Statistics, <https://disabilitycanhappen.org/disability-statistic/>, September 30, 2021

² New Reality Check: The Paycheck-to-Paycheck Report, August 2022, PYMNTS and Lending Club, <https://www.pymnts.com/study/reality-check-paycheck-to-paycheck-inflation-stock-portfolios-consumer-savings/>



Short Term Disability Insurance

For Employee	Employer paid
Coverage amount	60% of your pre-disability earnings
Maximum weekly benefit amount	\$2,500
Minimum weekly benefit amount	\$25
Maximum benefit period	25 Weeks
Elimination period	7 days

[*If you have a state disability plan, we will coordinate our benefit payment based on the amount of insurance coverage you receive from that plan]



A woman with curly hair, wearing a white tank top and a red cardigan, is jumping in the air with her right leg raised, holding a soccer ball. She is smiling and looking towards the right. Two young children, a girl on the left and a boy on the right, both wearing blue t-shirts and black shorts, are watching her. The girl has her hands clasped together. They are in a grassy backyard with a wooden fence and a house in the background. The scene is brightly lit, suggesting a sunny day.

Long Term Disability Insurance

Long Term Disability Insurance



- Pays a portion of your income benefits if you're unable to work for an extended period
- Benefits paid until you can return to work or to Social Security Normal Retirement Age
- Common long-term disability claims:¹
 - Back pain, degenerated disks
 - Arthritis
 - Multiple Sclerosis
 - Parkinson's Disease

¹ Council for Disability Awareness. Disability Statistics, <https://disabilitycanhappen.org/disability-statistic/>, September 30, 2021



Long Term Disability Insurance

Core Coverage Option

For employees	Details
Coverage amount	50% of your total monthly earnings
Maximum monthly benefit amount	\$10,000 per month
Minimum monthly benefit amount	The greater of \$100 or 10% of the gross monthly benefit
Maximum benefit period	To Social Security Normal Retirement Age
Elimination period	180 days
Pre-existing condition	3/12 pre-existing exclusion applies. A disability that begins the first 12 months and is due to a pre-existing condition is excluded. A pre-existing condition is one that was diagnosed or treated during the three months prior to the effective date of your coverage.



Scan using your mobile device to access our
Disability Needs Estimator Calculator



Long Term Disability Insurance

Buy-up Coverage Option

For employees	Details
Coverage amount	60% of your total monthly earnings
Maximum monthly benefit amount	\$20,000 per month
Minimum monthly benefit amount	The greater of \$100 or 10% of the gross monthly benefit
Maximum benefit period	To Social Security Normal Retirement Age
Proof of good health	Proof of good health is required. Only 3 health questions to answer
Elimination period	180 days
Pre-existing condition	3/12 pre-existing exclusion applies. A disability that begins the first 12 months and is due to a pre-existing condition is excluded. A pre-existing condition is one that was diagnosed or treated during the three months prior to the effective date of your coverage.



Scan using your mobile device to access our
Disability Needs Estimator Calculator





For more information:

Contact your Benefits Coordinator

Coverage may be less expensive than buying a policy
on your own.



Questions?





Appendix

Disclaimers

Life – Accelerated Benefit Option

Accelerated Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered [“terminally ill”][“chronically ill”]. You may wish to seek professional tax advice before exercising this option. *Important Notice: The acceleration of life insurance benefits offered under this certificate is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101(g)). If the acceleration of life insurance benefits qualifies for such favorable treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration of life benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits that are excludable from income under federal law.

Disability - State

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Life, Disability, and/or AD&D

Group Insurance coverage is issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500

