HELP PROTECT WHAT MATTERS MOST WITH LIFE AND AD&D INSURANCE



Term Life and AD&D Insurance is more affordable than you'd think. Secure your benefits today.

Term Life and Accidental Death and Dismemberment (AD&D) Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, provides affordable financial protection when your loved ones need it most.

Whether you're just starting to build your career or you've been at it for years, Life and AD&D Insurance helps ensure that everything you've worked for—and everyone who depends on you—stays protected.

Life Insurance provides a benefit in the event of your death, while AD&D provides additional coverage for accidental death or serious injuries. Coverage is more affordable than you'd think and can help provide financial protection that's generally tax-free. Should the unexpected occur, Life and AD&D Insurance can be used to help replace your income and cover both immediate and future expenses.

2027 Enrollment Opportunity

Employees currently enrolled for Optional Term Life Insurance can increase coverage up to the guarantee issue amount of $300,000, with no health questions. For maximum coverage enroll up to 5 times your covered annual earnings, not to exceed the plan maximum amount of $500,000, by answering a few basic health questions.



How can I enroll?

Contact your benefits administrator for more information.

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What does Life and AD&D Insurance cover?

Life and AD&D Insurance can help your loved ones cover short-term and long-term needs, including:

- **Funeral expenses**
- **Income replacement**
- **Mortgage payments**
- **Childcare**
- **Education expenses**
- **Everyday bills**

Do I need to answer health questions to apply for coverage?

To get the coverage you want, you may need to answer a few basic health questions to confirm your eligibility. For example, here's what we usually ask:

- Do you have any medical conditions or disorders?
- Are you currently taking any prescriptions or receiving treatment?

How much life insurance do I need?

Estimate how much life insurance is right for you with our online calculator.
prudential.com/EZLifeNeeds

Scan for
Life needs calculator

What factors should I consider when choosing coverage?

Your enrollment period is an ideal time to enroll or increase your life insurance coverage. Life's milestones—like getting married, welcoming a child, or buying a home—directly affect how much coverage you need to protect your loved ones.

Who is eligible for coverage?

You can choose coverage for yourself and family members.

* LIMRA 2025 Insurance Barometer Study.

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. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. In Washington, the controlling document is the Certificate, not the Contract. Contract Series: 83500

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