



Live Forward.SM

WHAT YOU DO TODAY CAN HELP SECURE TOMORROW.

Employee Supplemental Term Life, Spouse Dependent Term Life and Child Dependent Term Life

Coverage is issued by The Prudential Insurance Company of America (Prudential).

Effective: July 1, 2012

Employee Supplemental Term Life Insurance – 100% Employee Paid

- Coverage is available in increments of \$10,000, not to exceed the total plan maximum of the lesser of eight times your basic annual earnings or \$600,000.
- **New hires:** You can select to enroll for up to the lesser of three times your basic annual earnings or \$500,000, without providing proof of good health satisfactory to Prudential, if you apply within 90 days of hire.
- **Employees currently enrolled:** Your current coverage amount will be continued. During the annual enrollment period, if you have not been denied coverage amounts in the past, you may select to increase your current coverage amount to the lesser of three times your basic annual earnings or \$230,000, without proof of good health satisfactory to Prudential.
- **Employees not currently enrolled:** During the annual enrollment period, you may select to enroll for up to the lesser of three times your basic annual earnings or \$230,000, without providing proof of good health. You may apply for eight times your basic annual earnings or \$600,000, whichever is less, with proof of good health satisfactory to Prudential.
- **Employees who were denied coverage in the past:** Proof of good health satisfactory to Prudential is required for all new coverage amounts.
- **Accelerated Benefit Option:** If you are terminally ill, you can get a partial payment of your group life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option.
- **Effective date:** Coverage will begin on the first day of the month following receipt of your first payroll deduction premium payment as long as you are actively at work on that date.
- **When coverage ends:** You may convert your insurance to an individual life insurance policy issued by Prudential. Coverage will end on your termination of employment or as specified in the plan booklet.
- **Rates:** Rates are age-based and will increase automatically when you reach the next age bracket, whether you are an active employee or covered under the portability provision.
- **Insurance type:** Supplemental life insurance is a group term life insurance policy that has no cash value.

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Spouse Dependent Term Life Insurance – 100% Employee Paid

- Coverage is available for your spouse in increments of \$10,000 to \$40,000.
- **Employees whose spouse is currently enrolled:** Your spouse's current coverage amount will be continued. Proof of good health satisfactory to Prudential is required for all amounts over \$10,000.
- **Employees whose spouse has been denied coverage in the past:** Proof of good health satisfactory to Prudential is required for all coverage amounts.
- **Effective dates:** Coverage will begin on the first day of the month following receipt of your Employee Supplemental Term Life Insurance Enrollment Form and receipt of the first premium payment as long as you are actively at work on that date. If your spouse is confined for medical care or treatment at home or elsewhere, coverage will begin when confinement ends.
- **Eligibility:** Dependents cannot be covered as a participant and as a dependent, nor can children be covered by both parents.
- **When coverage ends:** Insurance may be converted to an individual life insurance policy issued by Prudential. Spouse coverage ends upon the termination of your coverage.

Children Dependent Term Life Insurance – 100% Employee Paid

- **Rate:** Dependent Term Life coverage has one premium rate that covers all eligible children.
- **Coverage amount:** Coverage is available for all your children from 15 days after live birth for \$7,000.
- **Health status:** No proof of good health satisfactory to Prudential is required.
- **Effective dates:** Coverage will begin on the first day of the month following receipt of your Employee Supplemental Term Life Insurance Enrollment Form and receipt of the first premium payment as long as you are actively at work on that date. If your dependent children are confined for medical care or treatment at home or elsewhere, coverage will begin when confinement ends.
- **Age eligibility:** Coverage begins from 15 days after live birth and continues to age 23, if the child is dependent on you for maintenance and support.
- **When coverage ends:** Insurance may be converted to an individual life insurance policy issued by Prudential. Child coverage ends upon the termination of your coverage.

Benefits, provisions and exclusions may vary by state. Refer to the plan booklet for details.

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of the plan. If you apply for an amount that requires satisfactory proof of good health to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.

Supplemental Term Life and Dependent Term Life Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102. Life Plan Management: 1-800-778-3827. This flyer is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any 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 terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500.

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