## Coverage Options

### Basic Term Life - 100% Employer Paid
- You are automatically enrolled for $25,000.
- 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. Refer to the plan booklet for details.
- Payment of premium can be waived if you are totally disabled for 6 months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This provision may vary by state.
- The amount of insurance reduces by 65% at age 65 and 55% at age 70 and 70% at age 75 and 80% at age 80.
- Coverage will end on your termination of employment or as specified in the plan booklet. You may convert your insurance to an individual life insurance policy issued by the Prudential Insurance Company of America.

### Optional Term Life - 100% Employee Paid
- Purchase coverage for $25,000 on a pre-tax basis and then in increments of $50,000 to a combined Basic Term Life and Optional Term Life maximum of $500,000.
  - **New Hires:** Get the lesser of 3.0 times your covered annual earnings rounded up to the next highest $50,000 if not already a multiple of, or $300,000 - no medical questions asked - when enrolling when first eligible in Optional Group Term Life.
  - **Current Participants:** Your current coverage amount will be continued. Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts.
  - **Current Employees who were denied coverage in the past, Current Employees who waived coverage in the past or Late Entrants (did not enroll when first eligible):** Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts.
- If terminally ill, you can get a partial payment of your group term life insurance benefit. You can use this payment as you see fit. In the event of your death, your beneficiary will receive a benefit payout which has been reduced by the amount you receive.
- Payment of premium can be waived if you are totally disabled for 0 months, you are less than 150 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age lifetime. This provision may vary by state. Refer to the plan booklet for details.
- The amount of insurance reduces to 65% at age 65, 45% at age 70, 30% at age 75 and 20% at age 80.
- Upon termination of employment, you may continue at a certain level of your coverage, without having to provide evidence of good health.
## Coverage Options

### Spouse - Optional Dependent Life - 100% Employee Paid
- Purchase coverage for your spouse for $12,500, $25,000, $50,000, $75,000 or $100,000, not to exceed 100% of your combined Basic Term Life and Optional Tem Life coverage amount.
  - **New Hires:** Get up to $25,000 for your spouse - no medical questions asked - when enrolling when first eligible in Optional Dependent Group Term Life.
  - **Current Spouse Participants:** Your spouse's current coverage amount will be continued. Evidence of insurability satisfactory to the Prudential Insurance Company of America is required for all increases in coverage amounts.
  - **Current Employees whose spouse has been denied coverage in the past, Current Employees who waived spouse coverage in the past or Late Entrants (did not enroll when first eligible):** Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts.
- Upon termination of employment, your spouse (if eligible to port) may choose to continue a coverage amount equal to or lower than your current benefit amount. Coverage amounts for you and your spouse will be subject to a maximum of five times your annual earnings or $1 million, whichever is less.

### Child Optional Dependent Life - 100% Employee Paid
- Purchase coverage for your children for $5,000 or $10,000. There are no health requirements for this coverage.
- Coverage begins from live birth, and continues to age 19, if unmarried. If unmarried, dependent on you and a full-time student, coverage continues to age 25.
- Upon termination of employment, you (if eligible to port) may choose to continue a dependent child coverage amount equal to or lower than your current benefit amount.

### Optional Accidental Death & Dismemberment - 100% Employee Paid
- **Employee Coverage:** Purchase Increments of $25,000 up to a maximum of $500,000.
- **Family:** Spouse Only - 50% of your Optional OAD&D Insurance coverage amount. Child Only - 15% of your Optional OAD&D Insurance coverage amount. Spouse/Child - 40%/10% of your Optional OAD&D coverage amount. The maximum coverage amount for your child is $50,000.
- The amount of insurance reduces to 65% at age 70, 45% at age 75, 30% at age 80 and 15% at age 85.

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

For your coverage to become effective, you must be actively at work on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability 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.