BE FINANCIALLY PREPARED FOR ANYTHING LIFE THROWS AT YOU

Enroll from November 3 to November 14, 2025

Life can be unpredictable, but you can be prepared for whatever comes your way. Life and Accidental Death & Dismemberment (AD&D) Insurance, issued by **The Prudential Insurance Company of America (Prudential)**, can help ensure your family is financially secure should the unexpected happen to you. Your employer's plan offers group rates, so this coverage may cost less than insurance you buy on your own.

How does it work?

Life Insurance pays a benefit to your beneficiary (beneficiaries) if you die that they can use for current and future expenses, like salary replacement, mortgage or rent, childcare, debt repayment, and college tuition.

AD&D Insurance pays a benefit if you die or are seriously injured due to an accident, including the loss of a limb, a hand, a foot, sight in one eye, speech, or hearing—injuries which, depending on your occupation, could make it difficult or impossible for you to continue working.

Do I need to answer health questions?

If you exceed the guaranteed issue amount, you'll need to complete our simple process by answering a few basic health questions known as proof of good health, or evidence of insurability (EOI). This process is easy and you can submit your proof of good health online.

Enrollment Opportunity

Employees may add or increase coverage up to 1-5x salary, not to exceed the guaranteed issue limit of $500,000, without any health questions. Higher amounts will require proof of good health.

Spouses can add or increase Optional Life Insurance coverage in $5,000 increments up to the guaranteed issue amount of $30,000, without any health questions. Higher amounts will require proof of good health.

How can I enroll?
Contact your benefits administrator for more information.

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Can I change my coverage in the future?

Yes! You should review your coverage periodically. Life events, like getting married, buying a new home, or having children are all great reasons to consider your coverage.

How much coverage do I need?

Estimate how much life insurance is right for you with our online calculator.

prudential.com/EZLifeNeeds

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

This policy provides ACCIDENT 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.

IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

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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