

DEVELOPED EXCLUSIVELY FOR NJEA MEMBERS

nea
NATIONAL
EDUCATION
ASSOCIATION

HIGHER COVERAGE
AMOUNTS AVAILABLE
AT DISCOUNTED
MEMBER RATES.

Coverage available
for Members, Spouses,
and Children.



▶ NEA GROUP TERM LIFE

Group Term Life Insurance coverage issued by
The Prudential Insurance Company of America (Prudential).



0153342-00012-00



Prudential
Bring Your Challenges®

NEA GROUP TERM LIFE

An NEA membership benefit that may be too good to pass by.

The NEA Group Term Life Plan was designed for a simple purpose—to provide money to help you keep your family's hopes and dreams for the future on track following your death.

It's money to help loved ones pay:

- ▶ The mortgage, so your loved ones can continue to live in the family home
- ▶ A college education your children deserve
- ▶ A memorable wedding for your child
- ▶ The retirement your spouse deserves

Many education professionals trust the NEA Group Term Life Plan with their insurance needs.

Having life insurance from just your school district may not be enough.

Many NEA members carry only the life insurance from their school district, which may not be enough. In New Jersey, your district coverage typically represents 3 to 3½ times your annual salary—but some financial advisors recommend 5 to 7 times your salary, if you want to adequately protect your family.¹

The NEA Member Insurance Trust developed the NEA Group Term Life Plan to help supplement your district's coverage and provide the added financial safety net your family deserves.

You can choose your coverage amount

NEA Group Term Life is flexible, allowing you to choose just the amount of coverage to fit your family's needs. We recommend coverage of \$50,000 or \$100,000.

If you're age 54 or younger, you may NOW apply for \$200,000 in coverage through an easy enrollment process. Higher coverage amounts are also available.

Please call 1-800-704-1365 for more information.

You'll pay member-only discounted rates

Because we're 3 million members strong, the NEA worked closely with **The Prudential Insurance Company of America** to negotiate an exclusive deal on this valuable coverage.

Applying for coverage is quick and easy

Thanks to the NEA, the enrollment process is simple...you just need to fill out a single enrollment form. No medical exam is required in most cases.²

Enroll yourself after an enrollment meeting at your school:

- ▶ Fill out the Enrollment Form and give it to the Educators Insurance Services representative at the meeting.
- ▶ Or mail the Enrollment Form in the enclosed business reply envelope within 60 days of the enrollment meeting.
- ▶ Or fax the form to **515-365-1520**.

Enroll yourself, your spouse, and eligible dependent children too:

Fill out and return the enclosed Enrollment Form.

Please note: You must be enrolled in the Plan to enroll your spouse or children.



Providing this coverage to your family could be one of the most important things you ever do for them.

As an NEA member, you'll pay exclusive discounted rates for life insurance

Member Monthly Costs			
Member's Age	\$50,000 Coverage	\$100,000 Coverage	\$200,000 Coverage
Under 25	\$ 2.61	\$ 4.58	\$ 9.04
25-29	2.19	3.81	7.41
30-34	2.27	3.99	7.67
35-39	2.70	4.76	9.29
40-44	3.64	6.55	12.98
45-49	5.44	9.89	19.57
50-54	8.27	15.12	30.02
55-59	12.63	23.08	45.86
60-64	20.17	36.96	73.69
65-69	33.62	61.88	123.54
70-74*	29.76	54.77	109.32
75-79*	10.84	19.83	39.53
80-84*	19.06	34.99	69.76
85+*	63.67	117.20	234.27

Spouse Monthly Costs			
Spouse's Age	\$50,000 Coverage	\$100,000 Coverage	\$200,000 Coverage
Under 25	\$ 2.57	\$ 4.80	\$ 9.59
25-29	1.97	3.60	7.19
30-34	1.80	3.34	6.68
35-39	2.14	4.02	7.96
40-44	3.00	5.57	11.13
45-49	4.62	8.48	16.96
50-54	7.11	13.02	26.03
55-59	10.79	19.95	39.91
60-64	17.04	31.43	62.86
65-69	29.03	53.61	107.13
70-74*	25.78	47.53	94.97
75-79*	9.25	17.04	34.08
80-84*	16.27	30.06	60.20
85+*	53.70	99.08	198.17

*Benefits reduce to half the initial amount at age 70; to 10% of the initial amount at age 75.

Dependent child life insurance rates

For less than a dollar a month, you can insure each of your eligible dependent children with \$10,000 of term life insurance.³ That's 94 cents per month, no matter how many children you have. There's no waiting period and no medical exam is required.

Things to know about these rates

These charts reflect rates effective November 1, 2009, for non-smokers. Rates are based on the applicant's age at the time payment is due. The amount due for your coverage will change as you enter a higher age category. Rates may change if Plan experience requires a change for all insureds. Spouse rates also apply to domestic partners and/or registered domestic partners.

¹ Bortz, Daniel. "When Should You Purchase Life Insurance?", money.usnews.com, July 2012, accessed July 18, 2016.

² Issuance of coverage may depend upon answers to health-related questions on the Enrollment Form.

³ Eligible child coverage begins from live birth until age 26.



► LIFE INSURANCE THAT MAY BE THE BEST CHOICE FOR YOU

NEA Group Term Life Plan Features:

- A cash benefit to help keep your family's future on track in the event of your death.
- An easy enrollment process—just fill out the enclosed single-page form. In most cases, there is no medical exam required.*
- Coverage you're eligible to keep, even if you change jobs, and for as long as you continue to pay your contributions and maintain your membership in good standing.
- Tax-free† benefits for you and your spouse.
- An Accelerated Benefit Option that allows you to receive 50% of your life insurance coverage while still living, if you become terminally ill. Your beneficiaries will receive the remainder as a death benefit.‡

Questions?

If you have questions about enrollment, please ask your Educators Insurance Services representative Greg Longo, or call 1-800-704-1365 Ext. 31

Educators Insurance Services

4000 Route 66, Suite 144

Tinton Falls, NJ 07753-7300

For questions about claims or premium payments, call 1-800-637-4636.

*Issuance of coverage may depend upon answers to health-related questions on the Enrollment Form.

†Life insurance death benefits are generally received free of federal income tax.

‡Accelerated Death 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. You may wish to seek professional tax advice before exercising this option.

Group Life and Disability Income Medical Underwriting NOTICE—Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage, we must review your application/enrollment form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain information practices Prudential engages in, and your rights, with regard to your personal information. We would like you to know that personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage. This personal information as well as other personal or privileged information subsequently collected by us may in certain circumstances be disclosed to third parties without authorization only as permitted by law. Examples of these disclosures would include cases of regulatory audit or subpoena/litigation, or where we employ a third party vendor on our behalf under a written contract requiring them to maintain the information in confidence and only use the information for our business purposes in administering the case. We would not use this information or allow another party to use this information for marketing purposes unless we had your signed authorization. You have a right of access and correction with respect to personal information we collect about you; and upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact: The Prudential Insurance Company of America, Group Medical Underwriting, P.O. Box 8796, Philadelphia, PA 19176. Any information we obtain regarding a person's insurability will be treated as confidential.

Please keep this notice for your records.

NEA Group Term Life Insurance is issued by The Prudential Insurance Company of America, Newark, NJ. This brochure is intended to be a summary of your benefits and may not include all policy provisions, exclusions, and limitations. A certificate, with complete policy information, including limitations and exclusions, will be provided. If there is a discrepancy between this document and the certificate issued by Prudential, the terms of the certificate will govern. Contract Series: 83500.

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