

Help protect your loved ones from the unexpected.



➔ Benefits to help promote your financial health

Help protect you and your loved ones from unexpected financial challenges. 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 if you pass away, or are seriously injured due to an accident.

Life Insurance pays a benefit to your designated beneficiary (or beneficiaries), the people you choose to receive your life Insurance benefits. Your loved ones can use these proceeds as income replacement for expenses like rent or mortgage, child care, tuition, utilities, and car payments, to name a few.

AD&D insurance also 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.

32% of Americans say they do not have enough life insurance.*



2025 Enrollment Opportunity

Employees can enroll for Optional Life Insurance coverage up to the guaranteed issue amount of \$150,000 with no health questions. Higher amounts will require proof of good health.

Spouses can enroll for Optional Life insurance coverage up to the guaranteed issue amount of \$25,000, with no health questions. Higher amounts will require proof of good health.

→ Learn more.

It may be more affordable than you think.

Because your employer's plan offers group rates, this coverage may cost less than insurance you buy on your own.

You can change coverage to help meet your changing life. Getting married, buying a new home, or having children means you may need to review your needs from time to time. If you're earning more money than when you first enrolled for insurance, you may need to increase your coverage, so your loved ones have the resources they need.

It's an important way to help ensure the financial health of those who depend on you. Life insurance can help ensure that you leave the financial legacy you want. It can help take care of final arrangements that could burden spouses, children, and others.

Do I need to answer health questions?

If you enroll in life insurance coverage in excess of the guarantee 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.

How do I enroll or learn more?

Contact your benefits administrator for more information.

Beneficiaries can use benefits to pay for financial needs. Proceeds from Life and AD&D insurance can help your loved ones with current and future expenses including salary replacement, mortgage or rent, childcare, debt repayment, and college tuition.

You can continue your life insurance coverage even if you change jobs or retire: You can keep your insurance as long as you continue paying the premium.

Ensuring the right amount of coverage for you and your loved ones is easy.



Use our online **Life Insurance Needs Calculator** for an instant estimate.
www.prudential.com/EZLifeNeeds

*LIMRA, 2023 Insurance Barometer Technical Supplement

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. Contract Series: 83502

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