

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).



Prudential
Bring Your Challenges®

NEA GROUP TERM LIFE

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

If something were to happen to you, would your family be able to maintain their current standard of living? Do you have enough savings or assets to pay outstanding loans or credit cards and other debts? If you have children, will they be able to afford college?

The NEA Group Term Life plan helps to provide **an easy, affordable way to help protect your family's financial future.**

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.

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. And you may lose that benefit if you change jobs.

The NEA Group Term Life coverage on the other hand, is completely portable. If you're an NEA member and you change jobs, you can take this coverage with you. If you lose your job, NEA Members Insurance Trust will pay your premiums for up to 12 months. Did you know that the average U.S. household with life insurance owns enough to replace 3 years of income? LIMRA estimates that a household needs enough to replace 5.25 years of income.¹

The NEA Members 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.

NEA Group Term Life Plan Key Features:

- ▶ **Affordable group rates**
Spouse coverage available at further discounted rates.
- ▶ **Easy enrollment**
Complete the enclosed form. It only takes about a minute and no medical exam is required in most cases.² (If one is deemed necessary, we provide it free of charge.)
- ▶ **Waiver of premium if you lose your job**
NEA Members Insurance Trust will pay your Group Term Life Premiums for up to 12 months, as long as you remain a member.
- ▶ **Accelerated benefit if diagnosed with terminal illness³**
Receive up to 50% to cover necessary expenses.
- ▶ **Keep coverage for as long as you remain a member**
Even if you develop a health condition that might affect terms or availability of a new policy, you can stay in this plan at the group rate.



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.⁴ 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.



► APPLYING FOR COVERAGE IS QUICK AND EASY.

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 **1-732-918-2001**.

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.

Questions?

If you have questions about enrollment, please ask your Educators Insurance Services representative Chuck Ray, or call **1-800-704-1365** Ext. 10

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**.

Email us: info@educators-insurance.com

Visit <http://www.educators-insurance.com>

1. LIMRA Facts about Life 2016.
2. Issuance of coverage may depend upon answers to health-related questions on the Enrollment Form.
3. 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.
4. Eligible child coverage begins at 14 days until age 21, or until age 25 if unmarried and fully dependent on your support.

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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