



Prudential Life & Disability Insurance

Member Benefits Program

BASIC MEMBER LIFE	\$100,000 in Guaranteed Issued
MONTHLY PREMIUM	\$25.50
OPTIONAL MEMBER LIFE	\$10,000 increments to the lesser of 5x BAE or \$200,000 Guaranteed issue up to \$150,000
OPTIONAL DEPENDENT LIFE	Spouse: \$5,000 increments up to \$100,000 (\$20,000 in Guaranteed Issue) Children: \$10,000 (live birth to age 19 or 25 if full time student)

BASIC LIFE:	Monthly Rate per \$1,000	\$0.235
BASIC AD&D:	Monthly Rate per \$1,000	\$0.02

OPTIONAL LIFE	MONTHLY RATE PER \$1,000	DEPENDENT LIFE	MONTHLY RATE PER \$1,000
		Spouse Rates/\$1,000	
LT 25	\$0.07	LT 25	\$0.07
25-29	\$0.08	25-29	\$0.08
30-34	\$0.09	30-34	\$0.09
35-39	\$0.12	35-39	\$0.12
40-44	\$0.15	40-44	\$0.15
45-49	\$0.23	45-49	\$0.23
50-54	\$0.37	50-54	\$0.37
55-59	\$0.64	55-59	\$0.64
60-64	\$0.99	60-64	\$0.99
65-69	\$1.60	65-69	\$1.60
70-74	\$3.70	70-74	\$3.70
75+	\$3.70	75+	\$3.70
		Children	\$0.10
OPTIONAL MEMBERS AD&D	\$0.03	OPTIONAL FAMILY AD&D	\$0.03

FAMILY

Spouse only: 60%

Child only: 15%

Spouse/Child: 50%/10%

Benefit amount equal to optional like amount

Optional AD&D Schedule of Benefits

LOSS OF:	% OF PRINCIPAL SUM
Life	100%
Both Hands or Both Feet	100%
One Hand and Foot	100%
One Hand or One Foot and Sight of One Eye	100%
One Hand or One Foot	50%
Thumb & Index Finger of Same Hand	25%
Sight in Both Eyes	100%
Sight in One Eye	50%
Speech	50%
Hearing in Both Ears	50%
Speech & Hearing in Both Ears	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%

ADDITIONAL BENEFITS FOR LOSS OF LIFE:

Seat Belt	Additional 10% up to \$10,000
Airbag	Additional 10% up to \$10,000

OPTIONAL BENEFITS SCHEDULE:

Tuition Reimbursement for Dependent Spouse	Lesser of \$2,500; 1% amount of insurance; or actual tuition; up to 4 years
Tuition Reimbursement for Dep. Child(ren) under age 23	Lesser of \$2,500; 1% amount of insurance; or actual tuition; (excluding room/board) up to 4 years
Day Care for Dependent Child	Lesser of \$2,000; 1% amount of insurance; actual cost charged; up to 4 years
Felonious Assault	5% of coverage
Return of Remains	Lesser of \$2,000; actual covered expense
Exposure to the Elements & Disappearance	Exposure treated as accidental injury; disappearance considered loss of life after one year.
Coma longer than 6 months	1% up to 11 months

Eligibility Description	Active Full Time Employees working at least 30 hours per week
Definition of Earnings	Base salary only
Service Waiting Period	None
Contribution	100% contributory
Participation Requirement	15% - If this is not met, our rates/proposal will be revised and offer may not be valid.
Elimination Period	14 days accident / 14 days sickness
Maximum Weekly Benefit	\$300
Minimum Benefit	\$300
Benefit Duration	26 weeks
24 Hour Coverage	Applies
Offsets for Other Income	Does not apply
Partial Disability	Applies
Pre-existing Condition Exclusion	3/12 Prudent Person pre-existing condition exclusion applies.
Evidence of Insurability	Applies to late entrants
Telephonic Claim Submissions	Excluded
Check Production	Bi-weekly
Tax Services	As part of our service, we provide bi-weekly and quarterly financial reports in addition to the withholdings of appropriate employee FICA and any requested Federal Income Tax (FIT), State Income Tax (SIT), and/or local taxes. FICA matching and W-2 preparation can be provided at an additional cost with underwriting approval.

Prudential LTD Schedule of Benefits

Eligibility Description	Active Full Time Employees earning \$60,000 or more annually working at least 30 hours per week
Definition of Earnings	Base salary only
Service Waiting Period	None
Contribution	100% contributory, benefits are not taxable
Participation Requirement	15% - If this is not met, our rates/proposal will be revised and offer may not be valid.
Elimination Period	180 days
Scheduled Benefit	60%
Maximum Monthly Benefit	\$3,000
Minimum Benefit	Greater of \$100 or 10%
Benefit Duration	To Social Security Normal Retirement Age with ADEA I
Social Security Offset	Family
Definition of Disability	First 24 months - unable to perform the material and substantial duties of your regular occupation and you have a 20% or more loss in your monthly earnings; and under the regular care of a doctor. After 24 months - unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience; and you are under the regular care of a doctor. Gainful benefit while not working will match the scheduled benefit for the plan.
Partial Disability	Applies/ During Regular Occupation period earnings cannot exceed 80%. During Gainful Occupation period earnings cannot exceed 60%.
Residual	Applies
Return to Work Incentive	Applies 12 months, Offsets based on lost earnings formula
Indexing of Pre-disability Earnings	Offsets based on lost earnings formula
Mental Nervous / Drug Alcohol Limit	Applies - 24 months
Survivor Benefit	3 x GMB
Pre-existing Conditions	A 3/12 pre-existing exclusion applies, as well as for any increase in benefits to the prior plan
Evidence of Insurability	Applies to late entrants

LTD Rate	Rate/\$100 of CMP	\$0.754
STD Rate	Rate/\$10 Weekly Benefit	\$0.59