



SOLUTIONS TO HELP YOU IMPROVE YOUR FINANCIAL WELLNESS

LET'S TALK ABOUT YOUR BENEFITS

OPEN ENROLLMENT
NOVEMBER 2 TO NOVEMBER 16, 2020.



WHAT IS FINANCIAL WELLNESS?

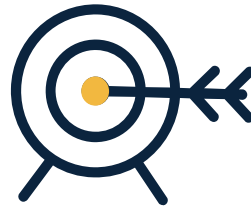
PRUDENTIAL BELIEVES FINANCIAL WELLNESS IS ABOUT
TAKING STEPS IN:

1



Managing your day-to-day finances

2



Achieving important financial goals

3



Protecting yourself and your family against key financial risks

Your Employee Benefits Program is a great First Step to protecting your family, savings, and income.



WHY DO I NEED LIFE INSURANCE?



- ◆ **Are you married?**
Would your spouse have to make sudden changes in their life without your income?
- ◆ **Do you have or are you thinking about having children?**
Would your children be able to get the education or training to be on their own?
- ◆ **Will your coverage meet your loves ones' future needs?**
Consider the cost of living will be more expensive over time.
- ◆ **Are you an empty nester?**
Do you have enough savings so you're not leaving any debt?
- ◆ **Do you have student loan debt?**
If your parents co-signed your loan, would they be able to pay off your debt?

HELP PROTECT YOUR FAMILY OPTIONAL GROUP TERM LIFE INSURANCE

Your plan:

- ◆ Provides a lump-sum payment to your named beneficiaries
- ◆ Pays a benefit if you become terminally ill
- ◆ Lets you take your coverage with you if you leave your job for any reason (portability)
- ◆ Can cover your spouse or domestic partner
- ◆ Can cover your dependents

Benefits of buying at work.

- ◆ Group rates may be less than buying on your own
- ◆ Payments are easily deducted from your paycheck



Helps financially protect your loved ones for a selected period of time should the unthinkable happen—especially in your working years

HELP PROTECT YOUR FAMILY OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Your plan:

- ◆ Provides a lump-sum benefit to you or your beneficiary for a severe injury or accidental death
- ◆ Offers additional benefits* to assist with financial concerns such as Tuition Reimbursement, Child or Parental Care Costs, and Bereavement Counseling
- ◆ Pays a benefit based on your salary or specified dollar amount.
- ◆ Can cover your spouse or domestic Partner
- ◆ Can cover your dependents

Benefits of buying at work.

- ◆ Proof of good health may not be required
- ◆ Group rates may be less than buying on your own
- ◆ Payments are easily deducted from your paycheck

EXAMPLES OF COVERED INJURIES:*

- ◆ Loss of limb
- ◆ Loss of digit(s)
- ◆ Loss of sight
- ◆ Loss of hearing
- ◆ Loss of speech
- ◆ Paralysis

*Dependent on state regulations

HELP PROTECT YOUR FAMILY LIFE INSURANCE: HOW MUCH CAN I GET?

During Annual Enrollment you can enroll for:

Optional Term Life

- ◆ **Employee:** 1 – 5 times your covered annual earnings, not to exceed \$1,500,000
- ◆ **Spouse or Domestic Partner:** Increments of \$10,000 up to a maximum of \$100,000, not to exceed 100% of your combined Basic and Optional Term Life coverage amount
- ◆ **Child(ren):** Increments of \$1,000 up to a maximum of \$10,000, not to exceed 100% of your combined Basic and Optional Term Life coverage amount

Accidental Death and Dismemberment

- ◆ **Employee:** 1 – 10 times your covered annual earnings, not to exceed \$500,000
- ◆ **Spouse or Domestic Partner:** 50% of your Optional Accidental Death and Dismemberment coverage
- ◆ **Child(ren):** 15% of your Optional Accidental Death and Dismemberment coverage
- ◆ **Family plan:** Spouse – 40% and Child(ren) – 10% of your Optional Accidental Death and Dismemberment coverage

Annual Enrollment

Employee: You can increase your coverage amount by 1 times your covered annual earnings, not to exceed the guarantee issue amount of the lesser of 4 times your covered annual earnings and \$600,000 with no medical questions. Any increase above 1 times, above guarantee issue or if you were previously declined will require evidence of insurability.

Spouse: You can increase your spouse coverage amount by \$10,000 if your spouse is currently enrolled for \$20,000 or more of coverage with no medical questions. If your spouse is enrolled for less than \$20,000, if you elect more than additional \$10,000 of coverage or your spouse was previously declined, evidence of insurability will be required.

HELP PROTECT YOUR FAMILY LIFE INSURANCE: HOW MUCH WILL IT COST?

For example, if you're 30 years old,
with a salary of \$50,000 you can get:

Coverage Amount	Monthly Deduction
\$50,000	\$ 2.25
\$100,000	\$ 4.50
\$150,000	\$ 6.75
\$200,000	\$ 9.00
\$250,000	\$ 11.25

For example, if you're 55 years old,
with a salary of \$50,000 you can get:

Coverage Amount	Monthly Deduction
\$50,000	\$ 21.50
\$100,000	\$ 43.00
\$150,000	\$ 64.50
\$200,000	\$ 86.00
\$250,000	\$ 107.50

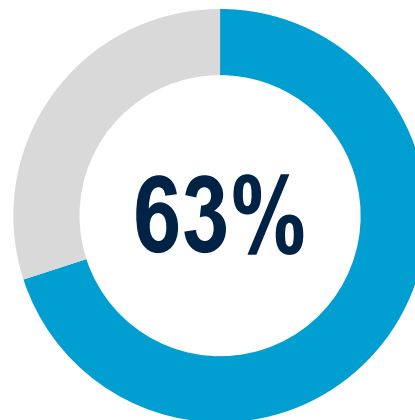


WHY DO I NEED DISABILITY INSURANCE?



**Most people protect their health, their car, their house.
Why not help protect your paycheck?**

- ◆ **How long could you pay your living expenses if you were out of work for a sickness or injury?**
Months? Weeks? Days?
- ◆ **Are you thinking about starting or adding to your family?**
Can you afford to take unpaid time to bond with your newborn?



don't have a deep enough rainy-day fund to cover a \$500 emergency¹

¹ <http://www.forbes.com/sites/maggiemcgrath/2016/01/06/63-of-americans-dont-have-enough-savings-to-cover-a-500-emergency>

HELP PROTECT YOUR INCOME LONG TERM DISABILITY INSURANCE

Your plan:

- ◆ Replaces a portion of your income if you're too sick or injured to work
- ◆ Pays as long as you're disabled, up to your normal Social Security retirement age
- ◆ Provides partial benefits when your able to return to work on limited basis
- ◆ Offers work site modification, Rehab benefits, and job placement assistance to help get you back to living your life
- ◆ Waives your premiums (no payments) while you are out on disability

Benefits of buying at work.

- ◆ Proof of good health may not be required
- ◆ Group rates may be less than buying on your own
- ◆ Payments are easily deducted from your paycheck

**HELPS PROTECT YOUR INCOME BY PAYING
A PERCENTAGE OF YOUR SALARY
MONTHLY FOR AN EXTENDED PERIOD OF
TIME—STARTING AFTER YOUR SHORT
TERM DISABILITY COVERAGE ENDS**

Common long-term conditions:¹

- ◆ Back/Neck injuries
- ◆ Musculoskeletal system issues
- ◆ Digestive system issues
- ◆ Neoplasms/Cancer
- ◆ Mental Disorders
- ◆ Injury/Poisoning
- ◆ Cardiovascular/Circulatory issues

HELP PROTECT YOUR INCOME HOW MUCH CAN I GET? COST?

Long Term Disability	
Long Term Disability Insurance	60% of your monthly pre-disability earnings
Per month	\$20,000 maximum (less deductible sources of income)

For example, if your salary is \$50,000 annually (\$4,166/monthly) you can get:

Long Term Disability Insurance	\$2,500
Per month	\$20.41



READY TO ENROLL

Annual Enrollment is **November 2 to November 16, 2020.**

Go to **myBenefits** via the AU portal to access the enrollment site.

DISCLOSURES

Accelerated 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”][“chronically ill”]. You may wish to seek professional tax advice before exercising this option.

This coverage is not health insurance coverage (often referred to as “Major Medical Coverage”).

This type of plan is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

*Out-of-pocket expenses may be both medical and non-medical expenses

These policies provide disability income and accident insurance only. They do 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

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Group Insurance coverage[s] [is][are] 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: 83500.