

Your future is filled with possibilities,
but life is full of uncertainties.



NJEA INCOME PROTECTION PROGRAM: Disability Income and Critical Illness

enroll.njea.org



Help protect your financial future.

Keep your promise to your family and your students.

As an educator, you devote so much of your life to guiding the future of this country. But what happens when an unexpected illness or disability prevents you from keeping the promise you made to your family and your students?

There are two reliable ways you can help protect your financial future and get back on track when life throws a curveball your way. Our two NJEA Income Protection Plans: The NJEA Disability Insurance Plan and the NJEA Critical Illness Insurance Plan, give you the power to help protect your paycheck and your future.

Disability Insurance covers most injuries or illnesses that prevent or limit people from working.

Critical Illness Insurance covers several conditions usually limited to acute illness, not chronic disease.

Learn more about each before deciding if one, or both, is right for you.

Coverage is issued by **The Prudential Insurance Company of America** and plans are endorsed by the NJEA.



IMPORTANT INFORMATION TO KEEP IN MIND

- ▶ NJEA plans pay cash benefits.
- ▶ Childbirth and complications of pregnancy are covered.
- ▶ Mental and behavioral health is covered.
- ▶ NJEA plans pay in addition to sick leave and continue when sick leave is exhausted.
- ▶ Open Enrollment opportunities occur only once every three years.

WHY NJEA ENDORSED COVERAGE?

COVERAGE YOU CAN RELY ON:

All plans are designed for members and are the only plans endorsed by NJEA.

AFFORDABLE:

Group discounted rates just for members.

CONVENIENT:

Premiums automatically deducted from your paycheck.

MEMBER-FOCUSED:

Comprehensive benefits that are less restrictive than employer plans.

COVERAGE STAYS WITH YOU:

Even if you change jobs, as long as you remain a member.

KEEP MORE OF YOUR MONEY:

Benefits are income tax-free when monthly deductions are paid with after-tax dollars. (IRC Section 104.)

To learn more or to apply visit enroll.njea.org.

The NJEA Disability Insurance Plan

How long could you survive without a paycheck if an illness or injury prevented you from working? Having coverage under the NJEA Disability Insurance Plan is a key component of your financial wellness. Think of it as income protection—to help pay for things like the rent/mortgage, health insurance premiums, childcare—when you can't work because of a covered disability, but the bills are coming in.

The NJEA Disability Insurance Plan covers disabilities such as:

- ▶ Mental and behavioral health
- ▶ Pregnancy
- ▶ Illness
- ▶ Accidental injury
- ▶ Cancer-related



Find the plan that works for you



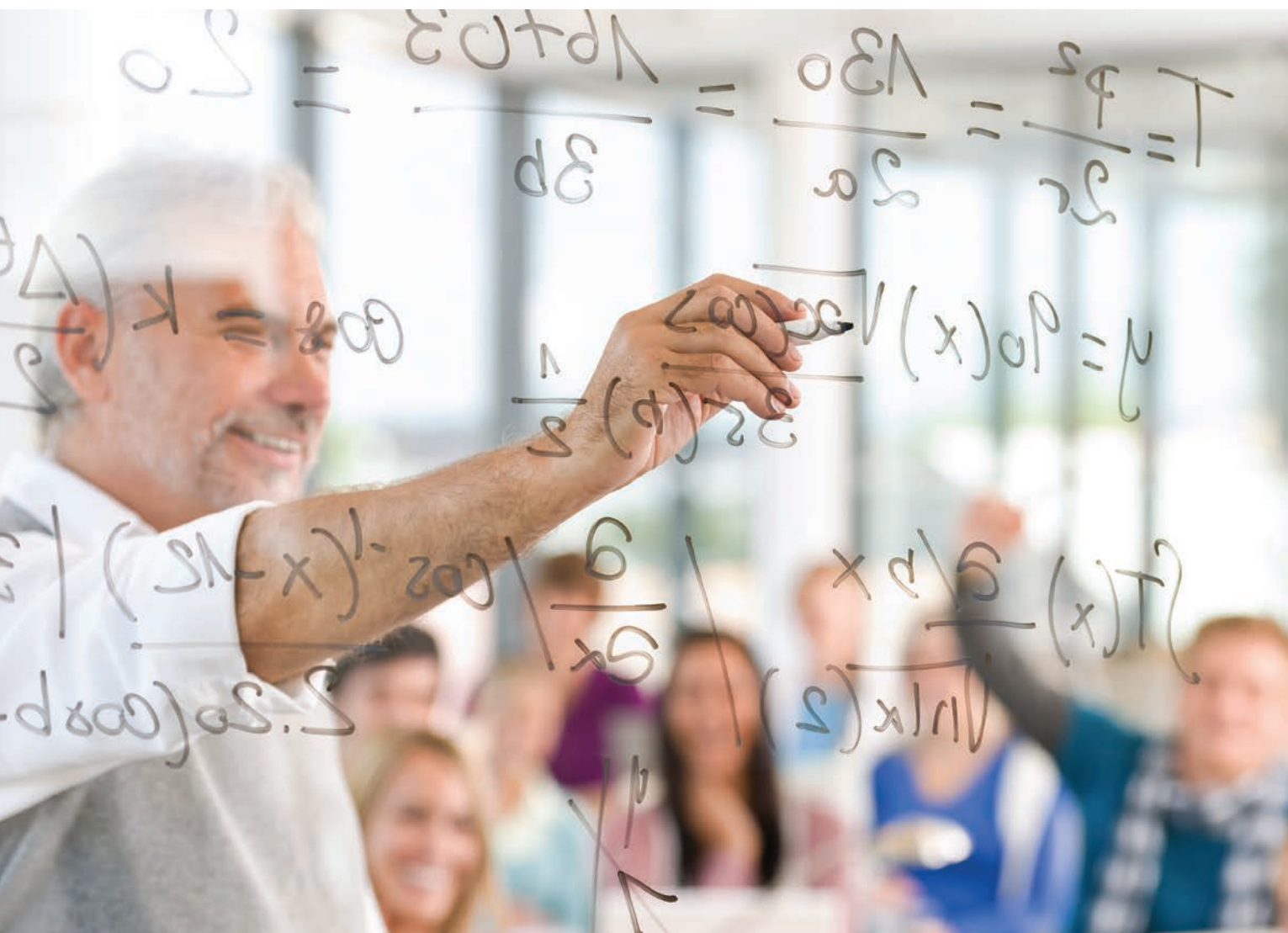
EARLY CAREER

PruProtect Plus offers a combined short- and long-term disability plan with maximum coverage. This plan covers you until age 65, perfect if you're just starting out in life and great for helping protect your income for the long haul.

LATER IN LIFE

PruProtect Six-Month is a short-term disability plan that may be a good choice for those looking for only a short-term plan, or nearing retirement.

PruProtect Two-Year is a short-term disability plan for those who want coverage beyond six months, but do not need long-term disability coverage. Mainly for those close to retirement.





See how the loss of your paycheck would impact your financial well-being with the Disability Insurance Needs Estimator: www.prudential.com/EZDisabilityNeeds

Features	PruProtect Six-Month	PruProtect Two-Year	PruProtect Plus
Compare the Plan Features	A short-term disability plan that may be a good choice for those who seek a short-term income replacement solution. Members close to retirement age or with other resources to cover long-term absences may want to select this plan.	Provides additional coverage for those who want coverage beyond six months and seek a short-term income replacement solution. Members close to retirement age or with other resources to cover long-term absences may want to select this plan.	A combined short- and long-term disability plan with maximum coverage. This plan covers you until age 65, helping to protect you for your working life. It also lets you select your elimination period. The longer the elimination period, the lower your paycheck deduction. Members with a large number of accrued sick days or other financial resources may prefer a longer elimination period.
When Do Benefits Begin?	Benefits for a covered disability are payable following either a 14-day or 60-day elimination period.		Benefits for a covered disability are payable following the elimination period you choose—14, 30, 90, or 180 days.
How Long Do Benefits Continue?	Benefit payments continue for up to six months, provided you remain disabled and are treated by a licensed physician.	Benefit payments continue for up to two years, provided you remain disabled and are treated by a licensed physician.	Benefit payments continue, provided you remain disabled and are treated by a licensed physician, until age 65 if disability begins before age 60. If your disability begins at age 60 or later, benefits continue beyond age 65 according to a specified schedule.
What Is a Covered Disability?	You are considered disabled when you are unable to perform the material and substantial duties of your own occupation, and you have a 20% or more loss in monthly earnings due to the same sickness or injury, excluding sick leave pay.		You are considered disabled when you are unable to perform the material and substantial duties of your own occupation due to your sickness or injury; and you have a 20% or more loss in your indexed monthly earnings due to that sickness or injury, excluding sick leave pay. After 24 months of payments, you are considered disabled when Prudential determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training, or experience. A gainful occupation is expected to provide you with an income of at least 66⅔% of your indexed monthly earnings within 12 months of your return to work.
What Is Partial Disability?	If you are disabled and return to work part-time, you will continue to receive a monthly payment, based on the percentage of income you are losing due to your disability.		
How May Benefits Be Reduced?	Monthly benefit payments will be reduced by other sources of income, such as workers' compensation, but not by pension, Social Security Disability Benefits, or sick leave pay. Your benefits will never be less than 10% of your monthly benefit or \$100, whichever is greater.		Monthly benefit payments will be reduced by other sources of income, such as workers' compensation, Social Security Disability Benefits, retirement disability benefits, and your employer's retirement plan (but not from your retirement contributions). Monthly benefit payments will not be reduced by sick leave pay. Your benefits will never be less than 10% of your monthly benefit or \$100, whichever is greater.
What Is a Pre-Existing Condition?	A disability that begins during the first 12 months and is due to a pre-existing condition is excluded. A pre-existing condition is one that was diagnosed or treated during the three months prior to the effective date of your coverage.		
Will Your Payment Be Adjusted by a Cost of Living Increase?	Only available with PruProtect Plus		Prudential will make a cost-of-living adjustment (COLA) on July 1 if you are disabled and not working on that date and have been disabled for all of the 12 months before that date. Your payments will increase on that date by 3%. You will not receive more than five cost-of-living adjustments while you continue to receive payments for your disability.



A Few Things To Know If You Currently Have Disability Coverage:

- 1** You may want to check your benefit level; benefits don't automatically increase as your salary increases.
- 2** You can increase your current disability coverage up to \$500 per month during Open Enrollment...without health questions.
- 3** Use the charts on the right to find the Maximum Monthly Benefit Amount for your salary. Then, follow across the chart to find the Paycheck Deduction.

NJEA Disability Insurance Plan Rates

Choose the plan and benefit amount that fits your needs



Find the chart that corresponds to your age and the Maximum Monthly Benefit Amount for your salary. Select the maximum monthly benefit or any lower amount that fits your needs. Follow across the chart and choose an elimination period (your waiting period to receive benefits) to see your Paycheck Deduction. Your Paycheck Deduction will change as you get older and move into the next age group.

Ages less than 40*		PruProtect Plus 20 Paycheck Deductions Per Year			
Annual Salary	Monthly Benefit	Elimination Period			
		14 Days	30 Days	90 Days	180 Days
\$ 9,000	\$ 500	\$ 15.63	\$ 5.75	\$ 2.13	\$ 1.30
18,000	1,000	31.25	11.50	4.25	2.60
27,000	1,500	46.88	17.25	6.38	3.90
36,000	2,000	62.50	23.00	8.50	5.20
45,000	2,500	78.13	28.75	10.63	6.50
54,000	3,000	93.75	34.50	12.75	7.80
63,000	3,500	109.38	40.25	14.88	9.10
72,000	4,000	125.00	46.00	17.00	10.40
81,000	4,500	140.63	51.75	19.13	11.70
90,000	5,000	156.25	57.50	21.25	13.00
99,000	5,500	171.88	63.25	23.38	14.30
108,000	6,000	187.50	69.00	25.50	15.60
117,000	6,500	203.13	74.75	27.63	16.90

Ages 40–49*		PruProtect Plus 20 Paycheck Deductions Per Year			
Annual Salary	Monthly Benefit	Elimination Period			
		14 Days	30 Days	90 Days	180 Days
\$ 9,000	\$ 500	\$ 16.50	\$ 8.88	\$ 4.40	\$ 3.63
18,000	1,000	33.00	17.75	8.80	7.25
27,000	1,500	49.50	26.63	13.20	10.88
36,000	2,000	66.00	35.50	17.60	14.50
45,000	2,500	82.50	44.38	22.00	18.13
54,000	3,000	99.00	53.25	26.40	21.75
63,000	3,500	115.50	62.13	30.80	25.38
72,000	4,000	132.00	71.00	35.20	29.00
81,000	4,500	148.50	79.88	39.60	32.63
90,000	5,000	165.00	88.75	44.00	36.25
99,000	5,500	181.50	97.63	48.40	39.88
108,000	6,000	198.00	106.50	52.80	43.50
117,000	6,500	214.50	115.38	57.20	47.13

Ages 50+*		PruProtect Plus 20 Paycheck Deductions Per Year			
Annual Salary	Monthly Benefit	Elimination Period			
		14 Days	30 Days	90 Days	180 Days
\$ 9,000	\$ 500	\$ 17.43	\$ 13.50	\$ 10.23	\$ 7.80
18,000	1,000	34.85	27.00	20.45	15.60
27,000	1,500	52.28	40.50	30.68	23.40
36,000	2,000	69.70	54.00	40.90	31.20
45,000	2,500	87.13	67.50	51.13	39.00
54,000	3,000	104.55	81.00	61.35	46.80
63,000	3,500	121.98	94.50	71.58	54.60
72,000	4,000	139.40	108.00	81.80	62.40
81,000	4,500	156.83	121.50	92.03	70.20
90,000	5,000	174.25	135.00	102.25	78.00
99,000	5,500	191.68	148.50	112.48	85.80
108,000	6,000	209.10	162.00	122.70	93.60
117,000	6,500	226.53	175.50	132.93	101.40

To find your Paycheck Deduction for a Monthly Benefit Amount not shown:

- ▶ Use the chart below and locate your age.
- ▶ Follow across and choose your elimination (waiting) period.
- ▶ Multiply the rate shown by the Monthly Benefit Amount you've selected. And then divide by 2.

PruProtect Plus				
Age as of preceding October 1	14 Days	30 Days	90 Days	180 Days
<40	0.0625	0.0230	0.0085	0.0052
40-49	0.0660	0.0355	0.0176	0.0145
50+	0.0697	0.0540	0.0409	0.0312

*Rates may change as the insured enters a higher age category or if plan experience requires a change for all insureds.

How an Elimination Period Works = Disability Period - Elimination Period = Total Days Paid
 EXAMPLE: 42 Days (6 weeks x 7 days) - 30 Days (Elimination Period) = 12 Days Paid

NJEA Disability Insurance Plan Rates (Continued)

Choose the plan and benefit amount that fits your needs

To find the Maximum Monthly Benefit Amount for salaries not shown:

- ▶ Divide your annual salary by 12 to find your monthly salary.
- ▶ Then multiply your monthly salary by .667 and round down to the next \$100 increment.



PruProtect Six-Month

Salary	Monthly Benefit	14-Day Elimination Period	60-Day Elimination Period
		Paycheck Deduction	Paycheck Deduction
\$ 9,000	\$ 500	\$ 9.68	\$ 4.08
18,000	1,000	19.35	8.15
27,000	1,500	29.03	12.23
36,000	2,000	38.70	16.30
45,000	2,500	48.38	20.38
54,000	3,000	58.05	24.45
63,000	3,500	67.73	28.53
72,000	4,000	77.40	32.60
81,000	4,500	87.08	36.68
90,000	5,000	96.75	40.75
99,000	5,500	106.43	44.83
108,000	6,000	116.10	48.90
117,000	6,500	125.78	52.98

To find your Paycheck Deduction for an amount not shown, just multiply your desired Maximum Monthly Benefit Amount by \$0.0387 for 14-Day Elimination Period or \$0.0163 for 60-Day Elimination Period. And then divide by 2.



To apply, visit us at
enroll.njea.org

PruProtect Two-Year

Salary	Monthly Benefit	14-Day Elimination Period	60-Day Elimination Period
		Paycheck Deduction	Paycheck Deduction
\$ 9,000	\$ 500	\$ 16.05	\$ 12.35
18,000	1,000	32.10	24.70
27,000	1,500	48.15	37.05
36,000	2,000	64.20	49.40
45,000	2,500	80.25	61.75
54,000	3,000	96.30	74.10
63,000	3,500	112.35	86.45
72,000	4,000	128.40	98.80
81,000	4,500	144.45	111.15
90,000	5,000	160.50	123.50
99,000	5,500	176.55	135.85
108,000	6,000	192.60	148.20
117,000	6,500	208.65	160.55

To find your Paycheck Deduction for an amount not shown, just multiply your desired Maximum Monthly Benefit Amount by \$0.0642 for 14-Day Elimination Period and \$0.0494 for 60-Day Elimination Period. And then divide by 2.

Elimination Period for Maternity

How the timing of delivering your baby impacts the benefit amount

Your elimination period (EP) begins when your doctor disables you, which is typically four weeks before your EXPECTED delivery date, but keep in mind that every situation is different. We consider a member to be disabled for six weeks after their ACTUAL delivery. Benefits begin after the EP has been met. You are not paid for the EP.

Examples of How an Elimination Period Works (for all Disability Plans)

EXAMPLE: Member has \$3,000 monthly benefit (or a \$100 a day) and 30-day elimination.

BABY ARRIVES ON TIME:

4 weeks before (28 days) + 6 weeks after (42 days) =
70 days - 30-day EP = 40 days payable

40 days @ \$100 daily rate = \$4,000 disability benefit.

BABY ARRIVES EARLY (more than 4 weeks before):

No disability time before birth.

6 weeks after (42 days) - 30-day EP = 12 days payable

12 days @ \$100 daily rate = \$1,200 disability benefits.

How Many Days Will You Be Paid for Your Disability? =

Disability Period - EP = Total Days Paid EXAMPLE: 10 Weeks (10x7) = 70 Days - 14 Day EP = 56 Days Paid



Critical Illness Insurance Plan



With the NJEA-endorsed Critical Illness Insurance Plan you can have help tackling unexpected life-changing illnesses, easing some of the financial burden so you can focus on your recovery. It's fast access to money to use however you like for medical and non-medical expenses that accompany a serious illness.

A critical illness, such as cancer or heart attack, is not only a devastating physical blow, but it can be a severe financial one as well. Even with health insurance, out-of-pocket medical and non-medical expenses such as deductibles, co-pays, over-the-counter medications, and home accommodations can really cause financial strain. With reduced income during this time, family budgets are stretched to cover normal household expenses. And there are always extra expenses, like transportation, childcare, and housekeeping.



100%

of all Critical Illness claims are paid within 7 business days.

¹ Source: Based on 2019 claims results.

Disability vs. Critical Illness Insurance

Both types of coverage help protect your financial future from the expenses that result from illness or injury. The main difference between the plans are how funds are distributed to you. Disability insurance gives you a monthly benefit in the event that you are disabled while critical illness insurance gives you a lump sum payment when you are diagnosed with a covered serious illness.

Pre-Existing Condition Limitations

A Critical Illness or Procedure is not covered if it is caused by, contributed to, or resulted from a pre-existing condition.

A person has a Pre-Existing Condition if both (1) and (2) are true:

- 1 The person received medical treatment, consultation, care, or services, including diagnostic measures, from a doctor or took prescribed drugs or medicines, or followed treatment recommendation in the six months just prior to the person's effective date of coverage or the date an increase in the person's benefits would otherwise be available
- 2 The person's Critical Illness or procedure begins within six months of the date the person's coverage under the plan becomes effective

Critical Illness or Procedure:	Percentages of the Person's Amount of Insurance
Alzheimer's Disease	100
Heart Attack	100
Invasive Cancer (full benefit)	100
Major Organ Transplant	100
Parkinson's Disease	100
Renal (Kidney) Failure	100
Stroke	100
Blindness	25
Cancer in Situ (partial benefit)	25
Coma	25
Coronary Artery Obstruction	25
Deafness	25
Heart Valve Malfunction	25
Terminal Illness	25

Details and descriptions of coverages, exclusions, limitations and restrictions can be found in the Group Insurance Certificate.

How It Works



Apply for Critical Illness insurance

by answering a few health questions.

Provide proof of diagnosis

or treatment for a covered condition. No need to undergo treatment or provide proof of expenses.

Use your lump sum benefit

for out-of-pocket medical and non-medical expenses.

Additional Benefits*



Travel & Lodging

Money for costs associated with round-trips between primary residence and hospital/medical facility.



Benefits for dependents:

Spouse, Civil Union Partner, Domestic Partner and Children.

*Limitations and exclusions may apply. Certain benefits may not be available in all states. Please consult the booklet-certificate for details.





Critical Illness Insurance in Action

MEET THE KINKADE FAMILY**

Sarah age 43, Robert age 40, Christopher age 4 and Riley age 8

Benefit Breakdown

Sarah: \$20,000 Robert: \$20,000 Christopher: \$10,000 Riley: \$10,000
Paycheck Deduction: \$15.19

Sarah and Robert always took pride in planning for the unexpected. That was put to the test when one day, after teaching at her high school, Sarah had a sudden heart attack. Fortunately, having Critical Illness insurance meant they had help paying for bills such as copays, deductibles, medications and transportation between home and her doctors. Most importantly, she was able to focus on recovery instead of worrying about their finances.

**Testimonials provided are compilations of feedback provided by participants.

About

8.6 million

Americans are living with some form of cardiovascular disease or the after-effects of stroke.¹

¹ American Heart Association, Statistical Fact Sheet 2016 Update

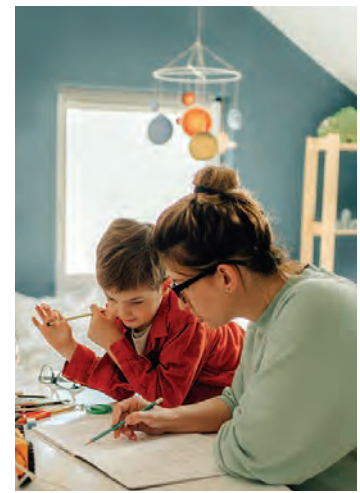


NJEA Critical Illness Insurance Plan Rates

Choose your coverage amount and see how much it costs

Choose your coverage in increments of \$10,000, up to \$200,000. Your spouse may take the same benefit amount as you. Your child may be covered for 50% of your benefit amount, to a maximum of \$15,000. Then, follow the chart on the right to determine your rate per pay period.

- ▶ Find your age.
- ▶ Follow across the chart to see your deduction.
- ▶ Multiply the rate per \$10,000 for the coverage you want.



Critical Illness Rates (Please note rates are based upon member's age.)

Member Age	Open Enrollment	Open Enrollment	Open Enrollment
	Cost per \$10,000 of Coverage Cost per Paycheck	Cost for \$20,000 of Coverage Cost per Paycheck	Cost for \$30,000 of Coverage [†] Cost per Paycheck
<25	\$ 0.79	\$ 1.58	\$ 2.37
25-29	1.18	2.36	3.54
30-34	1.79	3.58	5.37
35-39	2.83	5.66	8.49
40-44	4.62	9.24	13.86
45-49	7.40	14.80	22.20
50-54	11.16	22.32	33.48
55-59	16.40	32.80	49.20
60-64	24.00	48.00	72.00
65-69	33.25	66.50	99.75
70-74	46.75	93.50	140.25

[†]Coverage above \$20,000 always requires Evidence of Insurability.

Spouse Member's Age	Open Enrollment	Open Enrollment	Open Enrollment
	Cost per \$10,000 of Coverage Cost per Paycheck	Cost for \$20,000 of Coverage Cost per Paycheck	Cost for \$30,000 of Coverage [†] Cost per Paycheck
<25	\$ 0.40	\$ 0.80	\$ 1.20
25-29	0.60	1.20	1.80
30-34	0.91	1.82	2.73
35-39	1.44	2.88	4.32
40-44	2.34	4.68	7.02
45-49	3.74	7.48	11.22
50-54	5.64	11.28	16.92
55-59	8.28	16.56	24.84
60-64	12.12	24.24	36.36
65-69	21.13	42.26	63.39
70-74	29.65	59.30	88.95
75+	39.05	78.10	117.15

(Coverage may not exceed member's coverage.)

[†]Coverage above \$20,000 always requires Evidence of Insurability.

Children Age	Open Enrollment	Open Enrollment	Open Enrollment
	Cost per \$5,000 of Coverage Cost per Paycheck	Cost for \$10,000 of Coverage Cost per Paycheck	Cost for \$15,000 of Coverage Cost per Paycheck
<26	\$ 0.64	\$ 1.27	\$ 1.91

(Coverage may not exceed 50% of member's coverage.)



When To Apply

Whether you enroll online or by mail, applying for NJEA-endorsed coverage takes just a few minutes.

1 ENROLL AS A NEW MEMBER

Enroll within the first 120 days of becoming an NJEA member at enroll.njea.org or complete the attached enrollment form and mail it in the envelope provided. If you were covered under the NJEA Disability Insurance Program and/or Critical Illness Insurance before your leave of absence, enroll online or use the attached form within 120 days of your return.

2 ENROLL AFTER ENROLLMENT MEETING

Enroll online at enroll.njea.org or complete the attached enrollment form. You may give it to the Prudential representative in your building or mail it in within 60 days of the enrollment meeting.

3 APPLY ANY TIME

Apply online at any time, at enroll.njea.org. You may also complete the attached application and mail, fax or email to us. Once your form is processed, you will receive notification from Prudential if you need to answer health questions for approval.

ELIGIBILITY

You're eligible to enroll for coverage if you're an NJEA member and work at least 15 hours per week. You can keep your coverage if you change districts, provided you notify us of the transfer within 120 days. You can enroll your spouse and dependents for Critical Illness, only if you're enrolled.

You're guaranteed acceptance if you enroll during the first 120 days of NJEA membership, during the first 60 days after an enrollment meeting at your school, or during the first 120 days after you return from unpaid leave (provided you were covered under the NJEA Endorsed Disability Insurance Program before your leave).



To apply, visit us at enroll.njea.org



NEED HELP OR HAVE QUESTIONS?

If you have questions about enrollment, claims, or premium payments, call 800-727-3414.

- ▶ Option 1 for Claims
- ▶ Option 2 for Billing
- ▶ Option 3 for Enrollment

APPLYING IS FAST AND SIMPLE.

Apply online at enroll.njea.org or complete the attached Enrollment Form and email, fax or mail it in the envelope provided:

EDUCATORS INSURANCE SERVICES

4000 Route 66–Suite 144
Tinton Falls, NJ 07753-7300

FAX: 732-918-2001

EMAIL: info@educators-insurance.com

WEB: educators-insurance.com



To apply, visit us at
enroll.njea.org



This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York Department of Financial Services.

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.

Group Critical Illness Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's Critical Illness Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and does not provide reimbursement for such expenses. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. A more detailed description of the benefits, limitations, and exclusions applicable are contained in the Outline of Coverage provided at time of enrollment. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 114774.

PruProtect Six-Month, PruProtect Two-Year, and PruProtect Plus Short Term and Long Term Disability Insurance coverages are issued by The Prudential Insurance Company of America, Newark, NJ. This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions, and limitations. A Booklet-Certificate with complete plan information, including limitations and exclusions, will be provided. If there is a discrepancy between this document and the Booklet-Certificate issued by The Prudential Insurance Company of America, the terms of the Booklet-Certificate will govern. Contract provisions may vary by state. Contract Series: 83500.

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