



▶ NEW NJEA MEMBERS AND TRANSFERS ...

You can help protect a portion of your paycheck with a disability insurance plan endorsed by NJEA. You'll be pleased to know these plans are issued by a name you know and trust—**The Prudential Insurance Company of America (Prudential)**.

Consider these important facts:

As a new NJEA member, you are just beginning to accrue sick leave. If you can't work due to an accident, illness, behavioral/mental health or pregnancy, you can have help paying your rent/mortgage, health insurance premiums, child care, college tuition, and more.

- ▶ School employees are typically not covered by New Jersey State Disability. Once your sick days are exhausted, your paycheck ends.
- ▶ **Within the first 120 days*** of NJEA membership, coverage is guaranteed—you can enroll without answering any health questions or exams (pre-existing condition exclusion applies).
- ▶ Pregnancy is a covered disability.
- ▶ Premiums are conveniently deducted from your paycheck.

Also available: Critical Illness Insurance to help you tackle unexpected life-changing illnesses, easing the financial burden so you can focus on recovery. Offered for you, your spouse/domestic partner, and children.

If you're transferring from another district...

When you transfer from another New Jersey school district, you can keep your current NJEA Disability coverage or change it to best meet your needs. There are no health questions to answer if you act within 120 days. Simply complete the online enrollment form.

More information is available in the [brochure](#), or you can call Educators Insurance Services at **(732) 918-2000**.

You may enroll [online](#).

For questions, contact: [Kelly Ray](#) at 800-704-1365 Ext. 32

*After 120 days, evidence of insurability is required to obtain coverage, and a health questionnaire will need to be completed.

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 State Department of Financial Services.

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: 83500.