



▶ PROTECT YOUR MOST VALUABLE ASSET—YOUR INCOME

New NJSA Members and Transfers: Get the income protection you need!

If you're a **new School Administrator...**

You can help protect your most vital asset with a disability insurance plan. You'll be pleased to know these plans are issued by a name you know and trust—**The Prudential Insurance Company of America.**

Consider these important facts:

- ▶ As a new School Administrator, you are just beginning to accrue sick leave— so ensuring that you receive an income if disabled is especially important.
- ▶ School employees are typically not covered by New Jersey State Temporary Disability.
- ▶ **Within the first 120 days* of your employment, coverage is guaranteed**— you can enroll without answering any health questions. (The plan's pre-existing condition exclusion will apply.**)
- ▶ Pregnancy is a covered disability (subject to normal limitations and exclusions). Premiums are conveniently deducted from your paycheck.

If you're transferring from another district...

When you transfer from another New Jersey school district, you can transfer or change the coverage you already have in the New Jersey School Administrators Group Disability Program without answering any health questions **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**.

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.

** Your plan does not cover a disability that begins within 12 months of the date your plan becomes effective, and is due to a pre-existing condition.

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 coverages 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

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