YOUR FUTURE IS BRIGHT. ENSURE YOUR FINANCIAL FUTURE IS TOO.

Here's why Life Insurance and AD&D Insurance is important

With all the exciting adventures that lie ahead, planning for an accident or your death may not be top of mind. But there's an easy way to get added peace of mind for your loved ones while you're living your best life today: Life and Accidental Death & Dismemberment (AD&D) Insurance, issued by **The Prudential Insurance Company of America (Prudential)**. Your employer's plan offers group rates, so this coverage may cost less than insurance you buy on your own.

How does it work?

Life Insurance pays a benefit to your beneficiary(ies) if you die that they can use to cover funeral expenses or even everyday expenses like rent or mortgage, tuition, or utilities, to name a few.

AD&D Insurance pays a benefit if you die or are seriously injured due to an accident, including the loss of a limb, a hand, a foot, sight in one eye, speech, or hearing—injuries which, depending on your occupation, could make it difficult or impossible for you to continue working.

Do I need to answer health questions?

If you exceed the guaranteed issue amount, you'll need to complete our simple process by answering a few basic health questions known as proof of good health, or evidence of insurability (EOI). This process is easy and you can submit your proof of good health online.

2026 Enrollment Opportunity

Employees currently enrolled in Optional Life Insurance can increase coverage by $10,000, not to exceed the guaranteed issue amount of $100,000. Higher amounts will require proof of good health.

How can I enroll?
Contact your benefits administrator for more information.

FreshRealm®

Prudential

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Can I change my coverage in the future?

Yes! You should review your coverage periodically. Life events, like getting married, buying a new home, or having children are all great reasons to consider your coverage.

How much coverage do I need?

Estimate how much life insurance is right for you with our online calculator.

prudential.com/EZLifeNeeds

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

This policy provides ACCIDENT 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.

IMPORTANT NOTICE—THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

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. 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. In Washington, the controlling document is the Certificate, not the Contract. Contract Series: 83500.

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