

# New NJSA Members and Transfers:

## Help protect your most valuable asset—your income.

### If you're a new School Administrator:

You can help protect your paycheck with our 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.

### Questions? Call

\*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 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.

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More information is available in the brochure, or you can call Educators Insurance Services at 732-918-2000.

