Prudential



Your future is filled
with possibilities, but
life is full of uncertainties.
Help protect the life you've built.

NJEA INCOME PROTECTION+ PROGRAM

Disability, Hospital Indemnity,
and Critical Illness Insurance Plans

njea | Income Protection+ Program

enroll.njea.org

1080914-00007-00



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.[1]

Member-focused:
Comprehensive benefits that are typically 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.)

[1] Check with your district as some may not offer payroll deduction.

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 disability, injury, or illness prevents you from keeping the promise you made to your family and your students?

There are three reliable ways you can help protect your financial future and get back on track when life throws a curveball your way. NJEA-Endorsed Income Protection+ Program—Disability, Hospital Indemnity, and Critical Illness Insurance Plans—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.

Hospital Indemnity Insurance helps pay for expenses not covered by health insurance when you are admitted and/or confined to a hospital or the ICU.

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

Learn more about each before deciding which plans are right for you.

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

To apply, visit us at 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, and child care—when you can't work due to a covered disability, but the bills keep coming in.

The NJEA Disability Insurance Plan covers disabilities such as:

- Behavioral/Mental health
- Pregnancy
- Illness
- Accidental injury
- Cancer-related

THE NJEA DISABILITY INSURANCE PLANS

Find the plan that works for you.

	Early Career	Later in Life	
Features	**PruProtect Plus**	**PruProtect Six-Month**	**PruProtect Two-Year**
Compare Plan Features	**A combined short- and long-term disability plan with maximum coverage. This plan generally covers you until age 65[1], 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.**	**A short-term disability plan that may be a good choice for those who seek a partial 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 partial 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.**
When Do Benefits Begin?	Benefits for a covered disability are payable following the elimination period you choose—14, 30, 90, or 180 days.	Benefits for a covered disability are payable following either a 14- or 60-day elimination period.	
How Long Do Benefits Continue?	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.	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.
What Is a Covered Disability?	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 66$^{2}/_{3}$% of your indexed monthly earnings within 12 months of your return to work.	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.	
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, 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.	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.	
What Is a Preexisting Condition?	A preexisting condition is one that was diagnosed or treated during the three months prior to the effective date of your coverage. A disability that begins during the first 12 months and is due to a pre-existing condition is excluded.		
Will Your Payment Be Adjusted by a Cost of Living Increase?	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.	Only available with PruProtect Plus.	

[1] If you become disabled at age 60 or older, your benefit duration will be based on a set number of months that align with the SSNRA and your age at the onset of disability.

ELIMINATION PERIOD FOR MATERNITY CLAIMS

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 after their ACTUAL delivery: six weeks for normal vaginal deliveries and eight weeks for c-section deliveries. Benefits begin after the EP has been met. You are not paid for the EP.

For all disability plans, how does an elimination period work for maternity claims?

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

Normal Vaginal Delivery

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.

No Disability Time Before Birth:

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

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



C-Section Delivery

Baby Arrives on Time:

4 weeks before (28 days) + 8 weeks after (56 days) = 84 days - 30 day EP = 54 days payable

54 days @ $100 daily rate = $5,400 disability benefit.

No Disability Time Before Birth:

8 weeks after (56 days) - 30 day EP = 26 days payable

26 days @ $100 daily rate = $2,600 disability benefit.

A FEW THINGS TO KNOW
IF YOU CURRENTLY HAVE DISABILITY COVERAGE

- You may want to check your benefit level; benefits don't automatically increase as your salary increases.
- You can increase your current disability coverage up to $500 per month during Open Enrollment … without answering health questions.
- Use the charts on pages 8 and 9 to find the Maximum Monthly Benefit Amount for your salary. Then, follow across the chart to find the Paycheck Deduction.

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**

FIRST-DAY
HOSPITALIZATION BENEFIT

For PruProtect Plus with 14-day elimination period only

What does first-day hospitalization mean for my plan?

First-day hospitalization is a provision that begins paying disability benefits sooner if you are hospitalized for one or more nights during your 14-day elimination period. This new feature will automatically be applicable for disabilities occurring on or after October 1, 2021, if you are enrolled in the PruProtect Plus 14-day Elimination Period plan.

How it works:

- You become disabled on October 4 and are enrolled in the PruProtect Plus 14-day EP plan. If you are not hospitalized, your benefits will begin on October 18.
- Under the same plan, if you are hospitalized for one or more days during the 14 day elimination period, the new provision will begin paying you benefits on the date your hospitalization began.

NJEA DISABILITY INSURANCE PLAN RATES

Choose the plan and benefit amount that fits your needs

1 Find the chart that corresponds to your age and the Maximum Monthly Benefit Amount for your salary.

2 Select the maximum monthly benefit or any lower amount that fits your needs.

3 Follow across the chart and choose an elimination period (your waiting period to receive benefits) to see your Paycheck Deduction.[1]

Ages <40[1]

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
126,000	7,000	218.75	80.50	29.75	18.20
135,000	7,500	234.38	86.25	31.88	19.50

Ages 40 – 49[1]

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
126,000	7,000	231.00	124.25	61.60	50.75
135,000	7,500	247.50	133.13	66.00	54.38

Ages 50+[1]

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
126,000	7,000	243.95	189.00	143.15	109.20
135,000	7,500	261.38	202.50	153.38	117.00

[1] Your Paycheck Deduction will change as you move into the next age group.

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

1. **Use the chart below and locate your age.**
2. **Follow across and choose your elimination (waiting) period.**
3. **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

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

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

1. Divide your annual salary by 12 to find your monthly salary.
2. Then multiply your monthly salary by 0.667 and round down to the next $100 increment.

PruProtect Six-Month

Salary	Monthly Benefit	14-Day Elimination Period Paycheck Deduction	60-Day Elimination Period 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
126,000	7,000	135.45	57.05
135,000	7,500	145.13	61.13

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.

PruProtect Two-Year

Salary	Monthly Benefit	14-Day Elimination Period Paycheck Deduction	60-Day Elimination Period 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
126,000	7,000	224.70	172.90
135,000	7,500	240.75	185.25

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.

HOSPITAL INDEMNITY INSURANCE PLAN



Now endorsed by NJEA, the Hospital Indemnity Insurance Plan[1] is a new member benefit that has been designed in response to today's rising hospital costs. It's a smart, affordable supplement to your health insurance, paying regardless of what your medical plan may cover.

The plan pays benefits directly to you when you are admitted and/or confined to a hospital or intensive care unit. Your lump-sum payment can be used for whatever you need: medical deductibles, copays, or non-covered services, or for everyday expenses like babysitters and take-out food, making your recovery a little easier.

- **Guaranteed acceptance—no need for a medical exam.**
- **Payments made directly to you to use as you wish.**
- **Smart supplement to your health insurance.**

What the Plan Covers

Hospitalization Benefits

Hospital benefits	Standard plan	Enhanced plan
Admission benefit: Paid when admitted to a hospital for treatment of a covered accident, injury, or illness.	$500	$1,000
Hospital confinement benefit: Paid for each day of confinement for treatment of a covered accident, injury, or illness.	$100/day up to 30 days	$150/day up to 30 days

Hospital admissions must occur within 90 days of a covered accident, injury, or illness. Benefits not payable for Emergency Room (ER) treatment, outpatient treatment, or stays of less than 24 hours. When an Admission Benefit is included, the Hospital Confinement Benefit begins on day two. Initial hospital confinement must begin within 90 days after the covered accident, injury, or illness occurs. Hospital benefits are payable to a maximum of five times per calendar year.

Intensive Care Unit (ICU) Benefits

ICU benefits	Standard plan	Enhanced plan
Admission benefit: Paid when admitted to a hospital ICU for treatment of a covered accident, injury, or illness.	$500	$1,000
ICU confinement benefit: Paid for each day of confinement in an ICU for treatment of a covered accident, injury, or illness.	$200/day up to 30 days	$300/day up to 30 days

The ICU admission must occur within 90 days after a covered accident, injury, or illness occurs. Benefits not payable for an ICU admission less than 24 hours. ICU Admission benefit pays in addition to the Hospital Admission benefit. When an Admission Benefit is included, the ICU Confinement Benefit begins on day two. ICU benefits are payable to a maximum of five times per calendar year.

NOTE: The daily Hospital Confinement benefit and ICU Confinement benefit will not be paid concurrently. Only one benefit (whichever is greater) will be payable, per covered person, per day. However, if admitted through the ICU, you will receive both the Hospital Admission Benefit AND the ICU Admission Benefit.

[1] Coverage under the Hospital Indemnity Insurance Plan is made available to NJEA members via the plan sponsor, the National Education Association (NEA).

Pre-Existing Condition Limitations

A prudent person pre-existing condition[1] is one for which the below applies during the 12 months immediately before becoming covered under this plan:

A person consulted a doctor for the pre-existing condition. **OR** A person received any medical services or supplies for the pre-existing condition. **OR** A person took any medication for the pre-existing condition.

Hospital Indemnity Insurance Plan Rates

There are two plan options to choose from, each providing a different level of benefits at affordable rates designed to fit easily into your family budget. All rates—including spouse coverage—are based on the member's date of birth. Rates shown for both plans are a per paycheck deduction.

Standard Plan per paycheck deduction

Age	Member	Spouse
<25	$3.20	$1.82
25 – 29	4.47	2.41
30 – 34	4.78	2.87
35 – 39	4.45	3.06
40 – 44	4.70	3.66
45 – 49	5.05	4.23
50 – 54	5.54	4.91
55 – 59	6.28	5.84
60 – 64	7.91	7.71
65 – 69	10.30	10.13
70 – 74	13.01	12.78
75 – 79	16.97	16.67

For children under the age of 26, the per paycheck deduction is $1.19

Enhanced Plan per paycheck deduction

Age	Member	Spouse
<25	$5.81	$3.32
25 – 29	8.15	4.40
30 – 34	8.72	5.23
35 – 39	8.10	5.56
40 – 44	8.47	6.59
45 – 49	9.07	7.60
50 – 54	9.89	8.77
55 – 59	11.16	10.39
60 – 64	14.04	13.69
65 – 69	18.37	18.10
70 – 74	23.21	22.82
75 – 79	30.19	29.68

For children under the age of 26, the per paycheck deduction is $2.15



[1] This applies if you are hospital confined within the first 12 months of newly enrolling or increasing coverage; a preexisting condition is one that you have, or otherwise would have as an ordinarily prudent person, consulted a doctor, received medical services or supplies, or taken any medication during the 12 months immediately prior to the effective date of your coverage.

[2] Premiums are based on your age and increase when you reach each new age group. Your rates may only change if they are changed for everyone in the same "class" of insured members (for instance, people of the same age). Any changes to the premium will take effect on October. 1 at the time of plan renewal.

NJEA 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, copays, 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, child care, and housekeeping.

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 is 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.

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

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

100%

of all Critical Illness claims are paid within 7 business days.[1]

[1] Source: Based on 2020 claims results.

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 a maximum of $200,000. Your spouse may choose 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 below to determine your rate per pay period.

1 Find your age.

2 Follow across the chart to see your deduction.

3 Multiply the rate per $10,000 for the coverage you want.

Critical Illness Insurance Rates (Note: Rates are based upon member's age)

Member			
Age	Cost per $10,000 of Coverage Cost per Paycheck	Cost for $20,000 of Coverage Cost per Paycheck	Cost for $30,000 of Coverage[1] 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

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

Spouse			
Member's Age	Cost per $10,000 of Coverage Cost per Paycheck	Cost for $20,000 of Coverage Cost per Paycheck	Cost for $30,000 of Coverage[1] 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
(Coverage may not exceed member's coverage.)			

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

Children			
Age	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.)			



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, Hospital Indemnity, and/or Critical Illness Insurance plans 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 EIS 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.

HOW TO APPLY FOR THE INCOME PROTECTION+ PROGRAM

There are multiple ways to apply for any of the plans under the Income Protection+ Program. Whether you enroll online or by mail, applying for NJEA-endorsed coverage takes just a few minutes.

To apply, visit us at
enroll.njea.org

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 must be enrolled in the Critical Illness and/or Hospital Indemnity Insurance plans to include your spouse and dependents.

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 an NJEA-Endorsed Insurance Program before your leave).

LOOKING FOR MORE INFORMATION?

Check out the NJEA Education Hub!

View the latest information on our insurance plans, watch insightful videos, and explore practical tools and wellness resources—all designed for NJEA members.

→ **www.prudential.com/NJEA**

Ready to enroll?

Applying online is fast and simple.

→ **enroll.njea.org**

Rather fill out a paper application?

Fill out the enclosed form and send back via:

Email: info@educators-insurance.com
Fax: 732-918-2001
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4000 Route 66-Suite 144,
Tinton Falls, NJ 07753-7300

Have questions?

Call 800-727-3414

→ Press 3 for enrollment and/or plan details

→ Follow the prompts for claims and/or billing inquires

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This policy provides disability income and hospital indemnity 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.

This coverage is not health insurance coverage (often referred to as "Major Medical 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.

Hospital Indemnity Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. **Prudential's Hospital Indemnity Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and it 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. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 83500.

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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