

ATTENTION:

NEW NJEA MEMBERS AND TRANSFERS

You can help protect your paycheck with the NJEA-endorsed **Disability Insurance Plan**.

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 condition, 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.

Additional insurance plans available:

Hospital Indemnity** helps with unexpected expenses when you are admitted and/or confined to a hospital or intensive care unit.

Critical Illness helps tackle unexpected life-changing illnesses, with fast access to money to use however you like for medical and non-medical expenses.

Contact **Kelly Carella** at 732-918-2000, Ext. 34
or kcarella@educators-insurance.com



Disability, Hospital Indemnity,
and Critical Illness Insurance Plans

Enroll at enroll.njea.org



You'll be pleased to know these plans are issued by a name you know and trust—The Prudential Insurance Company of America.

Transferring 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 if you act within 120 days.



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

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

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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