



Disability, Hospital Indemnity,
and Critical Illness Insurance Plans

WHAT IF YOUR INCOME SUDDENLY STOPPED?

Help protect the life you've built
with the NJEA-endorsed Income
Protection+ Program.

Disability Insurance

If you can't work due to an accident or illness, it provides monthly benefits that can be used to help pay your rent, health insurance premiums, child care, and more.

Hospital Indemnity Insurance*

Assists with unexpected expenses when you are admitted and/or confined to a hospital or intensive care unit.

Critical Illness Insurance

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

ATTENTION
PLEASE!

Did you know? You don't have access
to temporary disability benefits
through the state.

- ✓ Disability benefits pay in addition to sick leave
- ✓ You're covered for injury, illness, maternity, and mental/behavioral health
- ✓ When your sick leave stops, your paycheck stops



Looking for more information about
the Income Protection+ Program?
Check out our Education Hub at
www.prudential.com/NJEA



Enroll or change your coverage at enroll.njea.org

Already have coverage? If your salary has increased or you have additional financial responsibilities since you first applied, make sure you have enough coverage to help protect your income—easily estimate your costs online.

Questions? Visit educators-insurance.com or contact
Kelly Carella at **732-918-2000, Ext. 34** or
kcarella@educators-insurance.com



Members are not eligible for temporary disability benefits offered by the state of New Jersey, which makes income protection even more important for your financial future.
*Coverage under the Hospital Indemnity Insurance Plan is made available to NJEA members via the plan sponsor, the National Education Association (NEA).

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.
© 2025 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities in many jurisdictions worldwide.

1069998-00004-00



NJE9_FL_GI21_01