Prudential



New Jersey
School Administrators

GROUP DISABILITY INSURANCE PROGRAM

Because a disability can
happen to anyone.

This Program can help protect your most valuable asset—your income.

The Prudential Insurance Company of America
1073494-00003-00

njsa.memberenroll.com

WHY DO I NEED A DISABILITY INSURANCE PROGRAM?

Most of us have life insurance to help protect our families if we die. But what if a disability or illness left you unable to work—and unable to earn an income? It may seem strange, but a disability can have an even greater financial impact than death. In addition to the loss of income, disabilities often mean medical bills and other expenses. And while life insurance is designed to protect those left behind, disability insurance is important whether you have a family or not.

What plans are available?

With the New Jersey School Administrators Program, you have a choice of disability insurance options issued by one of the most trusted insurance carriers—**The Prudential Insurance Company of America (Prudential).**

Select this single plan:

- Extended Disability Insurance Plan combines short-term and long-term income coverage at our lower premium rates. (See page 3)

Or select these plans:

- Short Term Disability Insurance Plan. (See page 4)
- Short Term Disability Insurance Plan combined with the Sick Leave Coordinated Disability Insurance Plan. (See pages 4 and 5)

Please carefully review the plans described in this brochure, and choose the plan or combination of plans that best suits your needs.

When can I enroll?

You're eligible for guaranteed acceptance if you enroll during the first 120 days of your NJSA membership.

You can apply for coverage any time by submitting proof of good health to Prudential using the enclosed paper form or online at **njsa.memberenroll.com**.



"We've just started raising our family and we have a lifetime of experiences ahead of us. But along with those experiences come a lot of financial obligations.

With the NJSA Group Disability Insurance Program, we get the comfort of knowing that our income is protected, even if I get hurt and can't work. Disability insurance will help keep our family's goals and dreams alive." *

*All quoted comments provided throughout brochure are hypothetical. They do not represent true stories or actual situations or people.

EXTENDED DISABILITY INSURANCE PLAN

provides short-term and long-term coverage

This plan provides affordable and flexible coverage for short-term and long-term covered injuries and illnesses, with the waiting period you prefer. Choose as little as 14 days so benefits begin sooner, or a longer waiting period, which offers more affordable rates. If you enroll in this plan, you may not enroll in any other NJSA plan.

When do benefits begin?

Benefits begin after the waiting period you select—14, 30, 60, 90, or 180 days. Once monthly benefits begin, they can continue until age 65, provided your disability begins before age 60, you remain disabled, and you are treated by a licensed physician. If your disability begins at age 60 or later, benefits continue beyond age 65 according to a specified schedule.

How benefits may be reduced

Benefits are not reduced by sick leave pay. If you receive employer-provided disability benefits—or other benefits like workers' compensation, Social Security Disability Benefits (SSDB), or pension—your benefit payments will be offset by these other sources of income. Your benefit payments will never be less than 25% of your monthly benefit amount or $100—whichever is greater. See the chart on the right for specific benefit amounts available to you.

Offsets for SSDB are calculated on your initial award. Your plan disability benefits will not be affected by any increase in SSDB you may receive.

Extra protection for those left behind

If you have been receiving benefits for at least 180 days and die before your benefits terminate, a Survivor Benefit of three times the amount of your last monthly benefit will be paid to your beneficiary or estate to help your loved ones meet financial obligations during a difficult period.

The Extended Disability Insurance Plan Benefit Amount and Premium Schedule

You may choose any Monthly Benefit Amount shown below as long as your salary is at least as much as the Minimum Gross Annual Salary for that amount.

If gross annual salary is at least:	You may choose a maximum monthly benefit amount of:	Premium based on the waiting period you select (10 deductions per year): 14 Days	30 Days	60 Days	90 Days	180 Days
$ 9,000	$ 500	$ 21.65	$ 16.25	$ 12.20	$ 10.60	$ 8.15
18,000	1,000	43.30	32.50	24.40	21.20	16.30
27,000	1,500	64.95	48.75	36.60	31.80	24.45
36,000	2,000	86.60	65.00	48.80	42.40	32.60
45,000	2,500	108.25	81.25	61.00	53.00	40.75
54,000	3,000	129.90	97.50	73.20	63.60	48.90
63,000	3,500	151.55	113.75	85.40	74.20	57.05
72,000	4,000	173.20	130.00	97.60	84.80	65.20
81,000	4,500	194.85	146.25	109.80	95.40	73.35
90,000	5,000	216.50	162.50	122.00	106.00	81.50
99,000	5,500	238.15	178.75	134.20	116.60	89.65
108,000	6,000	259.80	195.00	146.40	127.20	97.80
126,000	7,000	303.10	227.50	170.80	148.40	114.10
144,000	8,000	346.40	260.00	195.20	169.60	130.40
162,000	9,000	389.70	292.50	219.60	190.80	146.70
180,000	10,000	433.00	325.00	244.00	212.00	163.00
198,000	11,000	476.30	357.50	268.40	233.20	179.30
216,000	12,000	519.60	390.00	292.80	254.40	195.60

Proof of good health satisfactory to Prudential may be required and a pre-existing condition exclusion may apply. See pages 6 and 7 for details. Premium may change if plan experience requires a change for all insureds. Coverage amounts are available in $100 increments. Use the calculation below to determine coverage amounts not shown and their cost.

Extended Disability Insurance Plan Benefits and Premiums Not Shown

To find the maximum monthly benefit amount for salaries not shown, divide your annual salary by 12 to find your monthly salary. Then, multiply your monthly salary by 66⅔% and round down to the next $100 increment—that's your maximum monthly benefit amount. To find your monthly deduction, simply multiply your desired monthly benefit by the following:

14-day waiting period rate	$0.0433
30-day waiting period rate	$0.0325
60-day waiting period rate	$0.0244
90-day waiting period rate	$0.0212
180-day waiting period rate	$0.0163

SHORT TERM DISABILITY INSURANCE PLAN

This plan may be combined with the Sick Leave Coordinated Disability Insurance Plan.

Benefits are paid when you are unable to work due to a covered injury or illness. These benefits are not reduced by any other income sources.

Is there a waiting period?

There is no waiting period for accidents. Your benefits begin on the first full day you are disabled and continue for up to 60 months for each covered accidental disability. There is a waiting period for illness. Benefits begin on the eighth full day of disability due to illness and continue for up to 24 months.

Benefits are paid monthly

Benefits are payable if you are disabled and can't perform the material and substantial duties of your occupation and you sustain a loss of income of 20% or more, excluding sick leave pay. See the chart at the right for specific benefit amounts available to you.

Benefits are increased while you're hospitalized

Being disabled in a hospital can be much costlier than recuperating at home. That's why your benefit amount will be doubled if you are confined to a hospital due to either accident or illness. The doubled benefit is payable for up to two months of hospitalization during any one period of disability. When you are confined to a hospital, this increased benefit will also be paid during the waiting period.

Extra protection for those left behind

If you have been receiving benefits for at least 90 days and die before your benefits terminate, a Survivor Benefit of three times the amount of your last monthly benefit will be paid to your beneficiary or estate. This can help your loved ones meet financial obligations during a difficult period.

The Short Term Disability Insurance Plan Benefit Amount and Premium Schedule

You may choose any monthly benefit amount shown below as long as your salary is at least as much as the Minimum Gross Annual Salary for that amount.

If gross annual salary is at least:	You may choose a maximum monthly benefit amount of:	Monthly benefit amount if hospitalized:	Survivor Benefit:	Premium (10 deductions per year):
$ 7,200	$ 480	$ 960	$ 1,440	$ 26.10
9,000	600	1,200	1,800	32.62
12,750	850	1,700	2,550	45.94
15,000	1,000	2,000	3,000	53.64
18,000	1,200	2,400	3,600	64.88
22,500	1,500	3,000	4,500	81.12
30,000	2,000	4,000	6,000	108.16
45,000	3,000	6,000	9,000	162.14
60,000	4,000	8,000	12,000	216.12
75,000	5,000	10,000	15,000	225.15

Proof of good health satisfactory to Prudential may be required and a pre-existing condition exclusion may apply. See pages 6 and 7 for details. Premium may change if plan experience requires a change for all insureds.

COMBINE THESE COVERAGES

You can select both the Short Term Disability Insurance Plan and the Sick Leave Coordinated Disability Insurance Plan for combined protection.



"We are closing in on retirement, and have been pretty good about saving for our golden years. But if I become ill or injured before I retire, our nest egg could be gone in a flash.

With the NJSA Group Disability Insurance Program, I don't have to worry about dipping into our retirement savings. That brings us a lot of comfort." *

*All quoted comments provided throughout brochure are hypothetical. They do not represent true stories or actual situations or people.

SICK LEAVE COORDINATED DISABILITY INSURANCE PLAN

This plan may be selected in combination with the Short Term Disability Insurance Plan.

Benefits are for covered accidents or illnesses after your sick days have been used. Your benefit amount is based on the number of sick days you have available at the start of your covered disability.

When do benefits begin?

Benefits begin on the first workday following the termination of sick leave paid by the school board, or on the 11th day following a covered disability—whichever is later.

Coverage for up to two years

Benefits will continue for up to two calendar years (not to exceed 450 workdays) during each period of disability.

Benefits are paid monthly

Monthly benefits are paid whether you are hospitalized or not. Benefits are payable if your disability prevents you from performing most of the regular duties of your job.

If the Daily Workday Benefit is more than 80% of your daily rate of pay when your disability began, your benefit will be reduced by the amount that exceeds 80%. These benefits are not reduced by other income sources. See the chart below for the specific benefit amount available to you.

The Sick Leave Coordinated Disability Insurance Plan Benefit Amount and Premium Schedule

Premium: 10 deductions per year of $10.24

Sick days available at beginning of disability:	Daily Workday Benefit:
Less than 15 days	$25
15 – 24 days	30
25 – 34 days	40
35 – 44 days	50
45 – 89 days	60
90 – 119 days	70
Over 119 days	80

Proof of good health satisfactory to Prudential may be required and a pre-existing condition exclusion may apply. See pages 6 and 7 for details. Premium may change if plan experience requires a change for all insureds.

FAQS

These frequently asked questions apply to all plans

Who is eligible?

- All full-time members of the New Jersey Principals and Supervisors Association (NJPSA)
- All New Jersey school administrators
- All staff employees of the NJPSA, New Jersey Association of School Administrators (NJASA), or New Jersey Association of School Business Officials (NJASBO)

When is enrollment available?

Your acceptance is only guaranteed if you enroll during the first 120 days of eligibility, the 60 days after an enrollment meeting, or the first 90 days after you return from unpaid leave (provided you were covered under this New Jersey School Administrators Program prior to your leave). You can apply for coverage any time by submitting proof of good health satisfactory to Prudential using the enclosed paper form or online at njsa.memberenroll.com.

When does coverage take effect?

Coverage is effective on the first day of the month following your first premium payment. If proof of good health satisfactory to Prudential is required, coverage is effective on the first of the month following the first payroll deduction after your coverage is approved. If you are not actively at work on the day your coverage would otherwise become effective, you will be insured on the day you return to active, full-time work.

Do premiums have to be paid while disabled?

The program includes a Waiver of Premium provision. If you are disabled for three consecutive months, the premium for the rest of your period of disability will be waived. Coverage can be continued by resuming premium payments within 90 days of your return to work.

If you do not resume premium payments, your coverage will terminate on the last day benefits would otherwise have been payable.



"As a single mother, my children are my top priority. I need to know that they'll be secure, even if I'm unable to work.

By enrolling in the NJSA Group Disability Insurance Program, I can help ensure that my mortgage and car commitments will be met, and that there'll be money for child care. That gives me added peace of mind." *

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What if there is more than one period of disability?

If you return to full-time, active work for six or more consecutive months, any subsequent disability will be treated as new, even if it results from the same cause.

Does coverage continue during a leave of absence?

Your coverage may be continued when you take an approved paid leave of absence for up to one year or take a 12-week unpaid leave. Coverage also continues during leave for a covered disability under the terms of the program. You must continue to make premium payments unless the program's Waiver of Premium provision is in effect.

How may coverage be terminated?

Your coverage will terminate on the date you no longer meet the eligibility requirements. It will also terminate on the last date covered by your last premium payment. Coverage can also terminate if the master policy is terminated, or if you enter military service.



"Our children are nearly grown up, but that doesn't mean the expenses have stopped. They may need financial help with college, and we all know how expensive weddings can be. The NJSA Group Disability Insurance Program allows us to relax, knowing that we will still have an income should I become sick or hurt." *

What's not covered under the program?

The program does not cover any disability caused by, contributed to by, or resulting from intentionally self-inflicted injuries; active participation in a riot; or commission of a crime for which you have been convicted under state or federal law. The program does not cover any disability due to war, declared or undeclared, or any act of war, nor will any payments be made while you are incarcerated as a result of a conviction. The program does not cover any disability that begins within 12 months of the date your coverage becomes effective, and is due to a pre-existing condition.

Does the coverage include a maternity benefit?

Yes, pregnancy is a covered disability (subject to normal limitations and exclusions). Your benefit begins once you've satisfied your elimination period following your date of disability. Your date of disability 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 for six weeks after their actual delivery date, for normal vaginal deliveries. For dates of disabilities that occur on or after January 1, 2025, we now provide an enhanced eight weeks postpartum for C-section deliveries.

What is a pre-existing condition?

You have a pre-existing condition if you received medical treatment, consultation, care, or services including diagnostic measures; took prescribed drugs or medicines; or followed treatment recommendations in the three months prior to your effective date of coverage or the date an increase in coverage would otherwise be available.

Other questions?

Please call 800-913-8631 and a representative can assist you.

Take the next step to help

PROTECT YOUR INCOME AND YOUR FUTURE

Scan to learn more and apply online

→ njsa.memberenroll.com

Enrollment Instructions

When you are first eligible or returning from unpaid leave

Fill out the enrollment form and mail it in the business reply envelope provided within the first 120 days of eligibility or within 90 days of returning to work (provided you were covered under this New Jersey School Administrators Program prior to your leave).

After an enrollment meeting at your school

Fill out the enrollment form and give it to the Prudential representative at the meeting, or mail it using the business reply envelope provided within 60 days after the enrollment meeting.

At any other time

You may enroll for coverage at any time by answering health questions. Fill out the enrollment form and mail it in the business reply envelope provided. Prudential will send you a health questionnaire.

Fill out the enclosed form and send back via:

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

Have questions?

Call 800-913-8631

- → Press 3 for enrollment and/or plan details
- → Follow the prompts for claims and/or billing inquires

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 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. 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. Contract Series: 83500

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