

Optional AD&D

You may elect to purchase coverage amounts in increments of \$10,000 from \$10,000 to \$500,000, not to exceed 7 times your covered annual earnings. You may also elect coverage for your dependents as follows:

Persons who are your Qualified Dependents	Amount of insurance on each Qualified Dependent, as a percent of your Employee Insurance
Your spouse only	60% on your spouse to a maximum of \$300,000
Your child(ren) only	15% on each child to a maximum of \$75,000
Your spouse and child(ren)	50% on your spouse to a maximum of \$300,000; and 10% on each child to a maximum of \$75,000

- Coverage will be reduced as you age by 35% at age 65 and 50% at age 70.
- If your spouse or other dependent is confined for medical care or treatment at home or elsewhere, coverage will begin when confinement ends.
- Your children include your natural children, legally adopted children, stepchildren and foster children who depend on you for support.
- Eligible children are unmarried from live birth, up to age 19, or up to age 26 if a full-time student at an accredited college/university.
- There are no health requirements for this coverage.

Optional Accidental Death and Dismemberment Insurance Costs

To determine the monthly cost of your coverage, please see the chart below.

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000
Employee Only	\$0.15	\$0.30	\$0.45	\$0.60	\$0.75	\$0.90	\$1.05	\$1.20	\$1.35	\$1.50	\$1.65	\$1.80	\$1.95
Employee and Family	\$0.38	\$0.76	\$1.14	\$1.52	\$1.90	\$2.28	\$2.66	\$3.04	\$3.42	\$3.80	\$4.18	\$4.56	\$4.94

	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$500,000
Employee Only	\$2.10	\$2.25	\$2.40	\$2.55	\$2.70	\$2.85	\$3.00	\$3.15	\$3.30	\$3.45	\$3.60	\$3.75	\$7.50
Employee and Family	\$5.32	\$5.70	\$6.08	\$6.46	\$6.84	\$7.22	\$7.60	\$7.98	\$8.36	\$8.74	\$9.12	\$9.50	\$19.00

All benefit features may not be available in all states. Premiums may increase as you age. Cost of insurance for all coverages, may increase or decrease in the future based upon the claims experience of participants. All provisions that apply to this coverage are governed by the Certificate. Rates may be subject to change. Rates will not be changed on an individual basis.

Group Life, Accidental Death and Dismemberment and Group Disability Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102.

The Booklet-Certificate contains all details, including any policy exclusions, limitations and restrictions, which may apply. Contract Series: 83500.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

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.

Accelerated Death Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered "terminally ill". You may wish to seek professional tax advice before exercising this option.