

Associate-Paid Supplemental Life Insurance

For associates whose work status is at least 60 hours per pay period. Supplemental Life Insurance coverage is available through Prudential; participation is voluntary, and you pay 100% of the cost.

You must elect coverage for yourself in order to purchase coverage for your spouse and/or dependent children.

For you

- Increments of \$10,000, up to a maximum of \$500,000 or 5 times your annual salary, whichever is less.
- Newly Hired Associates may elect up to the Guarantee Issue of \$200,000 without EOI if enrolled within 30 days of first becoming eligible. Any amounts over the Guarantee Issue require EOI satisfactory to Prudential.

For your spouse

- Increments of \$5,000, up to 50% of your elected Voluntary Life amount. The amount of Spousal Life Insurance cannot exceed \$250,000. You must elect Voluntary Life Insurance for yourself in order to elect coverage for your eligible spouse.
- Newly Hired Associates may elect up to the Guarantee Issue of \$150,000 without EOI if enrolled within 30 days of first becoming eligible. Any amounts over the Guarantee Issue require EOI satisfactory to Prudential.

Benefits for you and your spouse are subject to a reduction schedule, and reduce by 35% at age 70 and 50% at age 75 due to insurance company guidelines.

For your children

- \$10,000 benefit (If death occurs before age 14 days there is no benefit. If death occurs age 14 days to 6 months, the maximum benefit received is \$100.)
- Eligible dependent children must be age 6 months to 18 years (up to age 23 if unmarried and a full-time student). You must elect Voluntary Life Insurance for yourself in order to elect coverage for your eligible dependent children.
- Evidence of Insurability is not required for child life insurance

Age	Supplemental Life Insurance Rates Per Pay per \$1,000
<35	\$0.0415
35-39	\$0.0600
40-44	\$0.0969
45-49	\$0.0969
50-54	\$0.2585
55-59	\$0.4662
60-64	\$1.0615
65-69	\$1.8231
70+	\$3.3646
Child (\$10,000 benefit)	\$0.9231

Please remember that this is a one time enrollment!

If you choose to not elect coverage now, you will not have another opportunity to enroll until the next open enrollment window, or you experience a Qualifying Life Event.