



Prudential

RATE SHEET

Hebrew SeniorLife

All Eligible Full-Time Employees Earning \$86,000 Or More

Issued by **The Prudential Insurance Company of America (Prudential)**

Effective: 04/01/2022

COST OF OPTIONAL TERM LIFE INSURANCE FOR YOU WITH MATCHING OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT

Coverage is available for 1 to 5 times your covered annual earnings, up to \$500,000. Refer to Optional Term Life section for evidence of insurability details. Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule. Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.

Employee's Age	Employee's Rate
under 25	\$0.081
25-29	\$0.08
30-34	\$0.10
35-39	\$0.11
40-44	\$0.132
45-49	\$0.201
50-54	\$0.352
55-59	\$0.577
60-64	\$0.741
65-69	\$1.29
70+	\$4.752

HOW TO CALCULATE YOUR TOTAL OPTIONAL TERM LIFE BI-WEEKLY COST

Step 1	Enter the amount of Employee coverage you wish to purchase.	= \$
Step 2	Divide the coverage amounts by 1,000.	= \$
Step 3	Multiply the dollar amounts in Step 2 by the cost of coverage per \$1,000 of coverage, according to your age, that you'll find in the chart above. This gives you the monthly cost of insurance.	= \$
Step 4	Multiply the amount in Step 3 by 12 and divide by 26 to obtain your total Optional Term Life bi-weekly cost.	= \$

SPOUSE/ DOMESTIC PARTNER - OPTIONAL DEPENDENT TERM LIFE BI-WEEKLY COST PER COVERAGE AMOUNT WITH MATCHING OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT

Coverage is available on your spouse/domestic partner in increments of \$10,000 to a maximum of \$150,000. **Please Note:** The Optional Dependent Term Life coverage amount on your spouse/domestic partner cannot exceed 50% of your Optional Term Life coverage amount. Refer to the Optional Dependent Term Life section for evidence of insurability details. Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000
Age												
under 25	\$0.37	\$0.75	\$1.12	\$1.50	\$1.87	\$2.24	\$2.62	\$2.99	\$3.36	\$3.74	\$4.11	\$4.49
25-29	\$0.37	\$0.74	\$1.11	\$1.48	\$1.85	\$2.22	\$2.58	\$2.95	\$3.32	\$3.69	\$4.06	\$4.43
30-34	\$0.46	\$0.92	\$1.38	\$1.85	\$2.31	\$2.77	\$3.23	\$3.69	\$4.15	\$4.62	\$5.08	\$5.54
35-39	\$0.51	\$1.02	\$1.52	\$2.03	\$2.54	\$3.05	\$3.55	\$4.06	\$4.57	\$5.08	\$5.58	\$6.09
40-44	\$0.61	\$1.22	\$1.83	\$2.44	\$3.05	\$3.66	\$4.26	\$4.87	\$5.48	\$6.09	\$6.70	\$7.31
45-49	\$0.93	\$1.86	\$2.78	\$3.71	\$4.64	\$5.57	\$6.49	\$7.42	\$8.35	\$9.28	\$10.20	\$11.13
50-54	\$1.62	\$3.25	\$4.87	\$6.50	\$8.12	\$9.75	\$11.37	\$13.00	\$14.62	\$16.25	\$17.87	\$19.50
55-59	\$2.66	\$5.33	\$7.99	\$10.65	\$13.32	\$15.98	\$18.64	\$21.30	\$23.97	\$26.63	\$29.29	\$31.96
60-64	\$3.42	\$6.84	\$10.26	\$13.68	\$17.10	\$20.52	\$23.94	\$27.36	\$30.78	\$34.20	\$37.62	\$41.04
65-69	\$5.95	\$11.91	\$17.86	\$23.82	\$29.77	\$35.72	\$41.68	\$47.63	\$53.58	\$59.54	\$65.49	\$71.45
70+	\$21.93	\$43.86	\$65.80	\$87.73	\$109.66	\$131.59	\$153.53	\$175.46	\$197.39	\$219.32	\$241.26	\$263.19

	\$130,000	\$140,000	\$150,000									
Age												
under 25	\$4.86	\$5.23	\$5.61									
25-29	\$4.80	\$5.17	\$5.54									
30-34	\$6.00	\$6.46	\$6.92									
35-39	\$6.60	\$7.11	\$7.62									
40-44	\$7.92	\$8.53	\$9.14									
45-49	\$12.06	\$12.99	\$13.92									
50-54	\$21.12	\$22.74	\$24.37									
55-59	\$34.62	\$37.28	\$39.95									
60-64	\$44.46	\$47.88	\$51.30									
65-69	\$77.40	\$83.35	\$89.31									
70+	\$285.12	\$307.05	\$328.98									

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds. Spouse/ Domestic Partner rate is based on Employee's age.

CHILDREN - OPTIONAL DEPENDENT TERM LIFE BI-WEEKLY COST WITH MATCHING OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT

One premium rate covers all eligible children

Coverage is available on your children for \$10,000. **Please note:** The Optional Dependent Term Life Insurance coverage amount on your children may not exceed 50% of your Optional Term Life coverage amount.

\$1.02

“HOW MUCH DOES BUY-UP SHORT TERM DISABILITY COST?”

COST OF BUY-UP SHORT TERM DISABILITY

Use the chart below to find the cost of Buy-Up Short Term Disability insurance. Follow the steps below to calculate your coverage cost. Your maximum weekly benefit amount is \$2,500. Your coverage level is limited to the salary of \$173,333.

Employee's Age	Employee's Rate
Under 30	\$0.177
30-34	\$0.124
35-39	\$0.086
40-44	\$0.078
45-49	\$0.053
50-54	\$0.067
55-59	\$0.12
60-64	\$0.144
65-69	\$0.129
70+	\$0.093

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds.

HOW TO CALCULATE YOUR TOTAL STD BI-WEEKLY COST

Step 1	Indicate your weekly earnings.	=\$
Step 2	Multiply your weekly earnings by 75%	=\$
Step 3	If the amount in Step 2 is greater than \$2,500, indicate \$2,500. Otherwise, indicate the amount from Step 2.	=\$
Step 4	Multiply the amount in Step 3 by the rate for your age and divide by 10 to obtain your total STD monthly cost.	=\$
Step 5	Multiply the amount in Step 4 by 12 and divide by 26 to obtain your total STD bi-weekly cost.	=\$

Implementation of the insurance plan(s) will depend on having a specific percentage of all eligible employees enrolling in the plan(s). If this percentage of enrollment level is not met, these coverage(s) may not be effective.

Benefits, exclusions and provisions may vary by state. Refer to the plan booklet for details.

For your coverage to become effective, you must be actively at work on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.

*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" or "chronically ill." You may wish to seek professional tax advice before exercising this option.

This coverage is not health insurance coverage (often referred to as "Major Medical Coverage").

This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

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.

North Carolina residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Group Insurance coverages are 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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