



Summary of Benefits

Savannah River Nuclear Solutions, LLC

All Active Full-Time Employees

Non-Contributory Term Life, Non-Contributory Accidental Death & Dismemberment, Contributory Term Life, Contributory Dependent Term Life, and Contributory Accidental Death & Dismemberment

Issued by The Prudential Insurance Company of America

This is a summary of benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the group contract issued by The Prudential Insurance Company of America, the terms of the group contract will govern.

Non-Contributory Term Life

100% Employer Paid

- ▶ Non-Contributory Term Life - You are automatically enrolled for 1 times your covered annual earnings to \$500,000 (amounts will be rounded to the next higher \$500 if not already a multiple thereof). **Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.**
- ▶ If you are terminally ill, you can get a partial payment of your group life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option.* Refer to the plan booklet for details
- ▶ Coverage will be reduced as you age – to 93.2% at age 65, and 86.4% at age 66, and 79.5% at age 67, and 72.7% at age 68, and 65.9% at age 69, and 59.1% at age 70, and 52.3% at age 71, and 45.5% at age 72, and 38.6% at age 73, and 31.8% at age 74, and 25% at age 75.
- ▶ You may convert your insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your coverage ending to a separate group term life contract.

Non-Contributory Accidental Death & Dismemberment

100% Employer Paid

- ▶ Non-Contributory Accidental Death & Dismemberment pays you and your beneficiary a benefit for the loss of life or other injuries resulting from a covered accident — 100% for loss of life and a lesser percentage for other injuries. Injuries covered may include loss of sight or speech, paralysis, and dismemberment of hands or feet. Non-Contributory Accidental Death & Dismemberment benefits are paid regardless of other coverages you may have.
- ▶ Non-Contributory Accidental Death & Dismemberment: You are automatically enrolled for 1 times your covered annual earnings to \$500,000 (amounts will be rounded to the next higher \$500 if not already a multiple thereof).

Employee - Contributory Term Life

100% Employee Paid	<ul style="list-style-type: none">▶ Purchase coverage for 1 to 8 times your covered annual earnings to \$1,500,000 (amounts will be rounded to the next higher \$500 if not already a multiple thereof). Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.<ul style="list-style-type: none">– If enrolling when first eligible, you can elect up to the guaranteed issue amount of the lesser of 4 times your covered annual earnings or \$550,000 without providing proof of good health to Prudential. ¹– During the one-time open enrollment period, you can add, or increase current coverage 1 times your covered annual earnings, up to the guaranteed issue amount of the lesser of 4 times your covered annual earnings or \$550,000, without providing proof of good health to Prudential. ¹▶ If terminally ill, you can get a partial payment of your group term life insurance benefit. You can use this payment as you see fit. In the event of your death, your beneficiary will receive a benefit payout which has been reduced by the amount you receive.▶ Coverage will be reduced as you age – to 95.5% at age 65, and 90.9% at age 66, and 86.4% at age 67, and 81.8% at age 68, and 77.3% at age 69, and 72.7% at age 70, and 68.2% at age 71, and 63.6% at age 72, and 59.1% at age 73, and 54.5% at age 74, and 50% at age 75.▶ You may convert your insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your coverage ending to a separate group term life contract.
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Spouse - Contributory Dependent Term Life

100% Employee Paid	<ul style="list-style-type: none">▶ Purchase coverage on your spouse in increments of \$10,000 up to a maximum of \$100,000. Please Note: The Contributory Dependent Term Life coverage amount on your spouse cannot exceed 100% of your combined Non-Contributory Term Life and Contributory Term Life coverage amount.<ul style="list-style-type: none">– If enrolling your spouse when first eligible, you can elect up to the guaranteed issue amount of \$30,000, on your spouse, without providing proof of good health to Prudential. ¹▶ Coverage will be reduced as you age – to 95.5% at age 65, and 90.9% at age 66, and 86.4% at age 67, and 81.8% at age 68, and 77.3% at age 69, and 72.7% at age 70, and 68.2% at age 71, and 63.6% at age 72, and 59.1% at age 73, and 54.5% at age 74, and 50% at age 75.▶ You may convert your dependent(s) insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your dependent(s) coverage ending to a separate group term life contract.
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Child - Contributory Dependent Term Life

100% Employee Paid	<ul style="list-style-type: none">▶ Purchase coverage on your child(ren) for \$5,000 or \$10,000. Please note: The Contributory Dependent Term Life Insurance coverage amount on your children may not exceed 100% of your combined Non-Contributory Term Life and Contributory Term Life coverage amount.▶ Coverage begins at live birth, and continues to age 19, if unmarried. If unmarried, dependent on you and a full-time student, coverage continues to age 25.▶ You may convert your dependent(s) insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your dependent(s) coverage ending to a separate group term life contract.
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Employee - Contributory Accidental Death & Dismemberment

100% Employee Paid	<ul style="list-style-type: none">▶ Purchase coverage in increments of \$10,000 to a maximum of \$300,000. Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.
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Spouse - Contributory Accidental Death & Dismemberment

100% Employee Paid	<ul style="list-style-type: none">▶ Purchase coverage in increments of \$10,000 to a maximum coverage amount of \$100,000.
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Child - Contributory Accidental Death & Dismemberment

100% Employee Paid	<ul style="list-style-type: none">▶ Purchase coverage in increments of \$2,000 to a maximum coverage amount of \$20,000.▶ Coverage begins at live birth, and continues to age 20, if unmarried. If unmarried, dependent on you and a full-time student, coverage continues to age 25.
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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.

¹ Elections made outside of approved enrollment events and elections exceeding the guaranteed issue amount may require proof of good health. Employees previously declined coverage must also provide proof of good health.

*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.

* Important Notice: The acceleration of life insurance benefits offered under this certificate is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101(g)). If the acceleration of life insurance benefits qualifies for such favorable treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration of life benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits that are excludable from income under federal law.

Receipt of accelerated benefits may be taxable and assistance should be sought from a personal tax advisor.

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 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.

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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Rate Sheet

Savannah River Nuclear Solutions, LLC

All Active Full-Time Employees

Issued by The Prudential Insurance Company of America (Prudential)

Effective: 01/01/2025

Cost of Optional Term Life Insurance for you

Coverage is available for 1 to 8 times your covered annual earnings, up to \$1,500,000. Refer to the Contributory 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	\$0.033
25-29	\$0.046
30-34	\$0.065
35-39	\$0.072
40-44	\$0.082
45-49	\$0.130
50-54	\$0.195
55-59	\$0.365
60-64	\$0.562
65-69	\$1.124
70-74	\$1.828
75-100	\$2.060

How to calculate your total Optional Term Life 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 52 to obtain your total Optional Term Life weekly cost.	= \$

Spouse - Optional Dependent Term Life Weekly cost per coverage amount

Coverage is available on your spouse in increments of \$10,000 to a maximum of \$100,000. **Please Note:** The Contributory Dependent Term Life coverage amount on your spouse cannot exceed 100% of your combined Non-Contributory Term Life and Contributory Term Life coverage amount. Refer to the Contributory 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		
Age												
Under 25	\$0.08	\$0.15	\$0.23	\$0.30	\$0.38	\$0.46	\$0.53	\$0.61	\$0.69	\$0.76		
25-29	\$0.12	\$0.23	\$0.35	\$0.46	\$0.58	\$0.69	\$0.81	\$0.92	\$1.04	\$1.15		
30-34	\$0.16	\$0.32	\$0.48	\$0.64	\$0.80	\$0.96	\$1.11	\$1.27	\$1.43	\$1.59		
35-39	\$0.18	\$0.35	\$0.53	\$0.70	\$0.88	\$1.05	\$1.23	\$1.40	\$1.58	\$1.75		
40-44	\$0.20	\$0.40	\$0.60	\$0.80	\$1.00	\$1.20	\$1.41	\$1.61	\$1.81	\$2.01		
45-49	\$0.31	\$0.62	\$0.93	\$1.25	\$1.56	\$1.87	\$2.18	\$2.49	\$2.80	\$3.12		
50-54	\$0.47	\$0.94	\$1.41	\$1.88	\$2.35	\$2.82	\$3.30	\$3.77	\$4.24	\$4.71		
55-59	\$0.87	\$1.74	\$2.60	\$3.47	\$4.34	\$5.21	\$6.07	\$6.94	\$7.81	\$8.68		
60-64	\$1.34	\$2.68	\$4.02	\$5.36	\$6.70	\$8.04	\$9.39	\$10.73	\$12.07	\$13.41		
65-69	\$2.60	\$5.19	\$7.79	\$10.38	\$12.98	\$15.58	\$18.17	\$20.77	\$23.37	\$25.96		
70-74	\$4.30	\$8.60	\$12.90	\$17.21	\$21.51	\$25.81	\$30.11	\$34.41	\$38.71	\$43.02		
75-100	\$4.75	\$9.51	\$14.26	\$19.02	\$23.77	\$28.52	\$33.28	\$38.03	\$42.78	\$47.54		

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 rate is based on Spouse's age.

Children - Optional Dependent Term Life Weekly cost

One premium rate covers all eligible children

Coverage is available on your children for \$5,000 or \$10,000. **Please note:** The Contributory Dependent Term Life Insurance coverage amount on your children may not exceed 100% of your combined Non-Contributory and Contributory Term Life coverage amount.

	\$5,000	\$10,000
	\$0.21	\$0.42

Employee Optional Accidental Death & Dismemberment Weekly cost per coverage amount

Coverage is available in increments of \$10,000 to a maximum of \$300,000. Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.

\$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
\$0.06	\$0.12	\$0.17	\$0.23	\$0.29	\$0.35	\$0.40	\$0.46	\$0.52	\$0.58	\$0.63	\$0.69	\$0.75
\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000
\$0.81	\$0.87	\$0.92	\$0.98	\$1.04	\$1.10	\$1.15	\$1.21	\$1.27	\$1.33	\$1.38	\$1.44	\$1.50
\$270,000	\$280,000	\$290,000	\$300,000									
\$1.56	\$1.62	\$1.67	\$1.73									

Spouse Optional Accidental Death & Dismemberment Weekly cost per coverage amount

Coverage is available in increments of \$10,000 to a maximum coverage amount of \$100,000.

\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000			
\$0.06	\$0.12	\$0.17	\$0.23	\$0.29	\$0.35	\$0.40	\$0.46	\$0.52	\$0.58			

Children Optional Accidental Death & Dismemberment Weekly cost per coverage amount

One premium rate covers all eligible children

Coverage is available on your children in increments of \$2,000 to a maximum coverage amount of \$20,000.

\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000
\$0.01	\$0.02	\$0.03	\$0.05	\$0.06	\$0.07	\$0.08	\$0.09	\$0.10	\$0.12

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.

* **Important Notice:** The acceleration of life insurance benefits offered under this certificate is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101(g)). If the acceleration of life insurance benefits qualifies for such favorable treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration of life benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits that are excludable from income under federal law.

Receipt of accelerated benefits may be taxable and assistance should be sought from a personal tax advisor.

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.

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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Spouse - Optional Dependent Term Life Monthly cost per coverage amount

Coverage is available on your spouse in increments of \$10,000 to a maximum of \$100,000. **Please Note:** The Contributory Dependent Term Life coverage amount on your spouse cannot exceed 100% of your combined Non-Contributory Term Life and Contributory Term Life coverage amount. Refer to the Contributory 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		
Age												
Under 25	\$0.33	\$0.66	\$0.99	\$1.32	\$1.65	\$1.98	\$2.31	\$2.64	\$2.97	\$3.30		
25-29	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00		
30-34	\$0.69	\$1.38	\$2.07	\$2.76	\$3.45	\$4.14	\$4.83	\$5.52	\$6.21	\$6.90		
35-39	\$0.76	\$1.52	\$2.28	\$3.04	\$3.80	\$4.56	\$5.32	\$6.08	\$6.84	\$7.60		
40-44	\$0.87	\$1.74	\$2.61	\$3.48	\$4.35	\$5.22	\$6.09	\$6.96	\$7.83	\$8.70		
45-49	\$1.35	\$2.70	\$4.05	\$5.40	\$6.75	\$8.10	\$9.45	\$10.80	\$12.15	\$13.50		
50-54	\$2.04	\$4.08	\$6.12	\$8.16	\$10.20	\$12.24	\$14.28	\$16.32	\$18.36	\$20.40		
55-59	\$3.76	\$7.52	\$11.28	\$15.04	\$18.80	\$22.56	\$26.32	\$30.08	\$33.84	\$37.60		
60-64	\$5.81	\$11.62	\$17.43	\$23.24	\$29.05	\$34.86	\$40.67	\$46.48	\$52.29	\$58.10		
65-69	\$11.25	\$22.50	\$33.75	\$45.00	\$56.25	\$67.50	\$78.75	\$90.00	\$101.25	\$112.50		
70-74	\$18.64	\$37.28	\$55.92	\$74.56	\$93.20	\$111.84	\$130.48	\$149.12	\$167.76	\$186.40		
75-100	\$20.60	\$41.20	\$61.80	\$82.40	\$103.00	\$123.60	\$144.20	\$164.80	\$185.40	\$206.00		

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 rate is based on Spouse's age.

Children - Optional Dependent Term Life Monthly cost

One premium rate covers all eligible children

Coverage is available on your children for \$5,000 or \$10,000. **Please note:** The Contributory Dependent Term Life Insurance coverage amount on your children may not exceed 100% of your combined Non-Contributory and Contributory Term Life coverage amount.

	\$5,000	\$10,000
	\$0.92	\$1.83

Employee Optional Accidental Death & Dismemberment Monthly cost per coverage amount

Coverage is available in increments of \$10,000 to a maximum of \$300,000. Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.

\$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
\$0.25	\$0.50	\$0.75	\$1.00	\$1.25	\$1.50	\$1.75	\$2.00	\$2.25	\$2.50	\$2.75	\$3.00	\$3.25
\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000
\$3.50	\$3.75	\$4.00	\$4.25	\$4.50	\$4.75	\$5.00	\$5.25	\$5.50	\$5.75	\$6.00	\$6.25	\$6.50
\$270,000	\$280,000	\$290,000	\$300,000									
\$6.75	\$7.00	\$7.25	\$7.50									

Spouse Optional Accidental Death & Dismemberment Monthly cost per coverage amount

Coverage is available in increments of \$10,000 to a maximum coverage amount of \$100,000.

\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000		
\$0.25	\$0.50	\$0.75	\$1.00	\$1.25	\$1.50	\$1.75	\$2.00	\$2.25	\$2.50		

Children Optional Accidental Death & Dismemberment Monthly cost per coverage amount

One premium rate covers all eligible children

Coverage is available on your children in increments of \$2,000 to a maximum coverage amount of \$20,000.

\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000
\$0.05	\$0.10	\$0.15	\$0.20	\$0.25	\$0.30	\$0.35	\$0.40	\$0.45	\$0.50

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.

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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.

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