



WHAT YOU DO TODAY CAN HELP SECURE TOMORROW.

Coverages are issued by The Prudential Insurance Company of America (Prudential). Rates are effective on July 1, 2014.

Employee Supplemental Term Life* and Spouse Dependent Term Life*

Age	Monthly Cost of Insurance	
Initial rates are based on age as of effective date of your coverage. The spouse rate is based on spouse's age. Rates will change based on the following age schedule.	Rates per \$10,000 of Coverage	
	Tobacco User [†]	Non-Tobacco User
Under 30	\$0.64	\$0.49
30-34	\$0.64	\$0.60
35-39	\$0.95	\$0.68
40-44	\$1.45	\$1.08
45-49	\$2.42	\$1.67
50-54	\$3.73	\$2.59
55-59	\$5.54	\$4.16
60-64	\$8.49	\$6.30
65-69	\$15.24	\$10.23
70+	\$27.29	\$17.34

Steps to Determine Cost of Insurance	Employee Supplemental Term Life	Spouse Dependent Term Life
1. Write your desired amount of coverage in the space provided.	\$ _____	\$ _____
2. Locate your age on the Rate Chart and note the corresponding monthly rate by tobacco use.	The monthly rate per \$10,000 is \$ _____	The monthly rate per \$10,000 is \$ _____
3. Divide the amount of coverage in Step 1 by \$10,000.	\$ _____ divided by \$10,000 = _____	\$ _____ divided by \$10,000 = _____
4. Multiply the result of Step 3 by the monthly rate from Step 2. The result is your monthly insurance cost.	_____ multiplied by \$ _____ = \$ _____ Monthly Insurance Cost	_____ multiplied by \$ _____ = \$ _____ Monthly Insurance Cost

Children Dependent Term Life* (Regardless of the number of children)

Coverage Amount per Child	Monthly Cost of Insurance per Employee
\$7,000	\$0.82

*This is supplemental coverage and the entire cost of coverage is member paid. †A tobacco user is someone who has used any form of tobacco in the past 12 months. Cost of insurance for all coverages, which are deducted from your paycheck, may increase or decrease in the future. All provisions that apply to these coverages are governed by the Booklet-Certificate. Supplemental Term Life and Dependent Term Life Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, 751 Broad Street, Newark, NJ 07102. This rate sheet is intended to be a summary of your benefits and does not include all plan provisions, exclusions, and limitations. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any 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 terms of the Booklet-Certificate/Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500.

The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Life Plan Management: 800-778-3827.

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