



RATE SHEET

UNION BENEFITS TRUST

All Eligible Members of the covered classes as defined in the plan certificate

Issued by The Prudential Insurance Company of America (Prudential)

Effective: 07/01/2022

COST OF SUPPLEMENTAL TERM LIFE INSURANCE FOR YOU AND YOUR SPOUSE (Rate per \$10,000 of Coverage)

Member: Coverage is available in increments of \$10,000 to a maximum of \$600,000, not to exceed 8.0 times your covered annual earnings.

Spouse: Coverage is available in increments of \$10,000 to a maximum of \$40,000.

Refer to Supplemental 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.

Member / Spouse Age	Member / Spouse Non-Smoker Rate	Member / Spouse Smoker Rate
under 30	\$0.488	\$0.644
30-34	\$0.598	\$0.80
35-39	\$0.681	\$0.948
40-44	\$1.00	\$1.454
45-49	\$1.50	\$2.42
50-54	\$2.30	\$3.726
55-59	\$4.158	\$5.538
60-64	\$6.302	\$8.492
65-69	\$10.230	\$15.244
70-100	\$17.342	\$27.287

HOW TO CALCULATE YOUR TOTAL SUPPLEMENTAL TERM LIFE MONTHLY COST: Member Spouse

Step 1	Enter the amount of Member and Spouse coverage you wish to purchase.	=\$	=\$
Step 2	Divide the coverage amounts by 10,000.	=\$	=\$
Step 3	Multiply the dollar amounts in Step 2 by the cost of coverage per \$10,000 of coverage, according to your age, that you'll find in the chart above. This gives you the monthly cost of insurance.	=\$	=\$

Spouse rate is based on Spouse's age.

CHILDREN - SUPPLEMENTAL DEPENDENT TERM LIFE MONTHLY COST

One premium rate covers all eligible children
Coverage is available on your children for \$7,000.

\$.83

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.

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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