

Protect Your Most Valuable Asset—Your Income



NJEA Endorsed
Disability
Insurance Program





Think about your standard of living.

As an NJEA member, you've got a steady income and a job that serves your community. With your good health and a nice home, things are going well. What would happen if your income was suddenly reduced—or stopped altogether?

If you were to become ill or injured, or couldn't work for an extended time, how long would you be able to pay your monthly expenses? Could you afford the essentials like food, utilities, house, and car payments? What about other expenses, such as credit card debt, college tuition, and retirement funding? It's easy to see how quickly your savings could disappear.

This daunting situation can happen—and often does. Studies show that American workers face an almost one-in-three chance of suffering a disability lasting three months or longer during their careers.¹ And few people have sufficient savings to support their families during an extended disability.

You can get personalized support every step of the way.

The NJEA Endorsed Disability Insurance Program focuses on helping you through your disability and returning to work. Disability insurance helps pay for rehabilitation programs, income incentives when working while partially disabled, and work-site modifications. This program coordinates the efforts of everyone involved in your disability, including your doctors, therapists, and the school district. This enables you to return to work as soon as you are ready. If needed, you'll also receive assistance filing for Social Security Disability Benefits.

"Our children are nearly grown up, but that doesn't mean the expenses have stopped. They may need financial help with college, and we all know how expensive weddings can be. The NJEA Endorsed Disability Insurance Program allows us to relax, knowing that we will still have an income should I become sick or hurt."



The power of an NJEA endorsed program.

As an NJEA member, you understand the power of the group. By coming together, you can have an even greater impact on education in New Jersey and create even stronger professional opportunities. The power of the group works with insurance, too. Group disability insurance is only available through an employer or association—like NJEA.

Protecting yourself from the financial risk of disability is easy and affordable with the NJEA Endorsed Disability Insurance Program. The program can help keep your lifestyle intact, regardless of your age or marital status. The NJEA Endorsed Disability Insurance Program can provide vital monthly income and help you keep your goals and dreams alive.

The power of your group gives you real advantages over individual policies. Prudential's group insurance is:

Affordable—Group plans, like those endorsed by NJEA, are generally less expensive than individual plans.

Convenient—You can purchase disability coverage as a benefit of your NJEA membership, quickly and easily.

Simple—You pay for this insurance with premiums that are deducted from your pay.

User-friendly—You get the 24 x 7 convenience of our leading-edge technology. You can submit a claim and check on its status using our Interactive Voice Response (IVR) phone system, or you can check claim status online.

Designed with you in mind.

These disability plans were designed especially for NJEA members. All of the plans were designed to complement the benefits you already have. Best of all, these income protection plans put you in control of your disability coverage—you decide the best way to protect yourself. You choose the amount of coverage you need, when your benefits begin, and how long they last.

You can select a monthly benefit amount up to 66⅔% of your salary.² The benefit amount you select will be reduced by other income you receive due to your disability—but never by the sick pay you receive from your Board of Education.

A Special Message from NJEA

“NJEA has been offering solid disability coverage to our members for more than 50 years. We are especially proud to endorse this plan—developed under the guidance of NJEA and backed by the financial strength and experience of Prudential. We urge you to review the material to decide if and how you will protect your income.”



"As a single mother, my children are my top priority. I need to know that they'll be secure, even if I'm unable to work. By enrolling in the NJEA Endorsed Disability Insurance Program, I can ensure that my mortgage and car commitments will be met, and that there'll be money for child care. That gives me peace of mind."



The following features are common to all plans.

- You are **eligible to enroll** for coverage if you are an NJEA member and you work at least 15 hours per week. You can keep your coverage if you change districts, provided you notify us of the transfer within 90 days. **Covered disabilities** include an illness, pregnancy, or accidental injury that meets the plan's definition of disability.
- You are **guaranteed acceptance** if you enroll during the first 120 days of NJEA membership, during the first 60 days after an enrollment meeting at your school, or during the first 90 days after you return from unpaid leave of one year or less (provided you were covered under the NJEA Endorsed Disability Insurance Program prior to your leave).
- All plans let you choose your **benefit amount** in \$100 increments, from \$500 to \$6,500 per month, not to exceed 66⅔% of your monthly salary. Your **coverage will begin** on the first day of the month after collection of one full monthly deduction, provided you are actively at work. **Monthly deductions** will be collected for 10 months (based on the school year), but you will be covered for 12 months.
- After you have been disabled for three consecutive months, we will **waive your monthly deductions** while keeping your coverage in effect. Delayed payments will be allowed for up to 30 days if work is interrupted or your pay is delayed due to a job action.
- If you collect disability benefits, return to work from disability, and then become disabled again for the same cause, each **recurrent disability** will be considered part of the same disability claim, as long as your return to work occurs within a specified period of time from the initial absence. For **PruProtect Six-Month** and **Two-Year**, the period is 30 days. For **PruProtect Plus**, the period is six months. You won't have to satisfy additional elimination periods before benefits can start.

- Each plan offers **partial disability benefits**, which means you can work while disabled and remain eligible for all or part of your benefits.
- There are certain **limitations** to these plans. A disability that begins during the first 12 months and is due to a pre-existing condition is excluded. A pre-existing condition is one that was diagnosed or treated during the three months prior to the effective date of your coverage. Nervous, mental, alcohol, and drug-related conditions are only covered for a lifetime total of 24 months. If you are hospitalized for one of these conditions, benefit payments will continue until you leave the hospital, unless you have reached the maximum period of benefits allowed under the plan.
- There are also certain coverage **exclusions** for these plans. You will not be covered for a disability caused by war or any act of war, an intentionally self-inflicted injury, active participation in a riot, and the commission of a crime for which you have been convicted. You won't receive benefits during any period of incarceration as the result of a conviction.
- You can **file a claim** for benefits within one year from the onset of your disability by calling toll-free 800-727-3414. You can check claim status online, through the Interactive Voice Response (IVR) phone system, or over the phone with a customer service representative.
- Your disability **benefits are tax-free** when monthly deductions are paid with after-tax dollars. (IRC Section Code 104).
- Your **coverage will end** if the group contract is cancelled, or you cease to be a member of NJEA. It will also end at the earliest of: the last day of the period for which you made monthly deductions; the last day you are actively employed for 15 hours or more per week; or the last day you are no longer actively employed due to a disability that is not covered.

You choose the best plan to help protect your future.

All of these plans offer solid income protection. You're in the best position to determine which benefits meet your needs. Consider when benefits begin in each plan and how long they last:

Step 1: How long do you want your benefits for a covered disability to last?

If you need only short-term benefits, **PruProtect Six-Month** may be your best choice. If you'd like protection for a longer period of time, **PruProtect Two-Year** may be right for you. If you want benefits that will last until age 65, then choose **PruProtect Plus**.

Step 2: When do you want benefits for a covered disability to begin?

Benefits will begin based on your plan's "elimination period." An elimination period, sometimes referred to as a waiting period, is the time that must pass from the day you become disabled to the day benefits can begin. With **PruProtect Six-Month** and **Two-Year**, the elimination period is 14 days. With **PruProtect Plus**, you can choose an elimination period of 14, 30, 90, or 180 days.

	PruProtect Six-Month	PruProtect Two-Year
Compare the Plan Features	A short-term disability plan that may be a good choice for those who feel long-term disability coverage isn't necessary. Members close to retirement age or with other resources to cover long-term absences may want to select this plan.	Provides additional protection for those who want coverage beyond six months, but don't want coverage up to age 65.
When Do Benefits Begin?	Benefits for a covered disability are payable following a 14-day elimination period.	Benefits for a covered disability are payable following a 14-day elimination period.
How Long Do Benefits Continue?	Benefit payments continue for up to six months, provided you remain disabled and are treated by a licensed physician.	Benefit payments continue for up to two years, provided you remain disabled and are treated by a licensed physician.
What Is a Covered Disability?	You are considered disabled when you are unable to perform the material and substantial duties of your own occupation, and you have a 20% or more loss in monthly earnings due to the same sickness or injury, excluding sick leave pay.	You are considered disabled when you are unable to perform the material and substantial duties of your own occupation, you are not working at any job, and you have a 20% or more loss in monthly earnings due to the same sickness or injury, excluding sick leave pay.
What Is Partial Disability?	If you are disabled and return to work part-time, you will continue to receive a monthly payment, based on the percentage of income you are losing due to your disability.	If you are disabled and return to work part-time, you will continue to receive a monthly payment, based on the percentage of income you are losing due to your disability.
How May Benefits Be Reduced?	Monthly benefit payments will be reduced by other sources of income, such as Workers' Compensation, but not by pension, Social Security disability benefits, or sick leave pay. Your benefits will never be less than 10% of your monthly benefit or \$100, whichever is greater.	Monthly benefit payments will be reduced by other sources of income, such as Workers' Compensation, but not by pension, Social Security disability benefits, or sick leave pay. Your benefits will never be less than 10% of your monthly benefit or \$100, whichever is greater.
What Is a Pre-Existing Condition Exclusion?	A disability that begins during the first 12 months and is due to a pre-existing condition is excluded. A pre-existing condition is one that was diagnosed or treated during the three months prior to the effective date of your coverage.	A disability that begins during the first 12 months and is due to a pre-existing condition is excluded. A pre-existing condition is one that was diagnosed or treated during the three months prior to the effective date of your coverage.
Benefits for Your Survivors	Only available with PruProtect Plus.	Only available with PruProtect Plus.
Voluntary Vocational Rehabilitation Program	Only available with PruProtect Plus.	Only available with PruProtect Plus.
Social Security Claimant Assistance Program	Only available with PruProtect Plus.	Only available with PruProtect Plus.
Your Monthly Benefit and Deduction	Your monthly deduction is based on your monthly benefit amount. You can select a monthly benefit amount in \$100 increments from \$500 to \$6,500, up to a maximum of 66⅔% of your monthly salary. See the Monthly Deduction charts on page 8 to determine your monthly deduction.	

PruProtect Plus

A combined short- and long-term disability plan with maximum protection. This plan covers you until age 65, protecting you for your working life. It also lets you select your elimination period. The longer the elimination period, the lower your monthly deduction. Members with a large number of accrued sick days or other financial resources may prefer a longer elimination period.

Benefits for a covered disability are payable following the elimination period you choose—14, 30, 90, or 180 days.

Benefit payments continue, provided you remain disabled and are treated by a licensed physician, until age 65 if disability begins before age 60. If your disability begins at age 60 or later, benefits continue beyond age 65 according to a specified schedule.

You are considered disabled when you are unable to perform the material and substantial duties of your own occupation due to your sickness or injury; and you have a 20% or more loss in your indexed monthly earnings due to that sickness or injury, excluding sick leave pay. After 24 months of payments, you are considered disabled when Prudential determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training, or experience. A gainful occupation is expected to provide you with an income of at least 66⅔% of your indexed monthly earnings within 12 months of your return to work.

If you are disabled and return to work part-time, you will continue to receive a monthly payment, based on the percentage of income you are losing due to your disability.

Monthly benefit payments will be reduced by other sources of income, such as Workers' Compensation, Social Security disability benefits, retirement disability benefits, and your employer's retirement plan. Monthly benefit payments will not be reduced by sick leave pay. Your benefits will never be less than 10% of your monthly benefit or \$100, whichever is greater.

A disability that begins during the first 12 months and is due to a pre-existing condition is excluded. A pre-existing condition is one that was diagnosed or treated during the three months prior to the effective date of your coverage.

Additional benefits are payable to your survivors in the event of your death. If you have been disabled for 180 days or more and die while receiving benefits, your spouse or children under age 25 will receive a lump sum totaling three times your gross disability payment.

Our vocational rehabilitation specialists can work with your doctor to help your return-to-work efforts. If you participate in a Prudential-approved vocational rehabilitation program, there are other benefits available:

- An additional benefit of 10% of your current monthly benefit (if your benefit is less than the maximum monthly benefit), for up to 6 months.
- Day care expenses, up \$500 per child per month, for up to 6 months.
- Education costs for higher education up to \$200 per eligible student per month, for up to 24 months.

We will work with you to help you receive any Social Security disability benefits to which you are entitled.

Your monthly deduction is based on the elimination period you choose, the monthly benefit amount you select, and your age. You can select from four elimination periods: 14, 30, 90, or 180 days. And you can select a monthly benefit amount in \$100 increments from \$500 to \$6,500, up to a maximum of 66⅔% of your monthly salary. See the Monthly Deduction charts on pages 10 and 11 to determine your monthly deduction.

Choose the Plan that Fits Your Budget

PruProtect Six-Month and Two-Year

Your monthly deduction is based on your monthly benefit amount. You can select a monthly benefit amount in \$100 increments from \$500 to \$6,500, up to a maximum monthly benefit amount of 66⅔% of your salary. Keep in mind, your monthly benefit amount will be reduced by some benefits from other sources. (See “How Benefits May Be Reduced” on page 6 of this brochure.)

Use the charts below to find the “Maximum Monthly Benefit Amount” for your salary. Then, follow across the chart to find the “Monthly Deduction.” You may select the maximum monthly benefit amount or any lower monthly benefit amount (as long as it is an increment of \$100).

PruProtect Six-Month—14-Day Elimination Period			
Salary		Maximum Monthly Benefit Amount	Monthly Deduction (Ten deductions per year)
Annual	Monthly		
\$ 9,000	\$ 750	\$ 500	\$ 16.55
18,000	1,500	1,000	33.10
27,000	2,250	1,500	49.65
36,000	3,000	2,000	66.20
45,000	3,750	2,500	82.75
54,000	4,500	3,000	99.30
63,000	5,250	3,500	115.85
72,000	6,000	4,000	132.40
81,000	6,750	4,500	148.95
90,000	7,500	5,000	165.50
99,000	8,250	5,500	182.05
108,000	9,000	6,000	198.60
117,000	9,750	6,500	215.15

Rates are effective December 1, 2002. Rates may change as the insured enters a higher age category or if plan experience requires a change for all insureds.

For other PruProtect Six-Month Monthly Benefit Amounts and Deductions—To find the maximum monthly benefit amount for salaries not shown in the chart above, divide your annual salary by 12 to find your monthly salary. Then, multiply your monthly salary by 66⅔%—that’s your maximum monthly benefit amount. To find the monthly deduction for an amount not shown, simply multiply your desired monthly benefit amount by \$0.0331.

PruProtect Two-Year—14-Day Elimination Period			
Salary		Maximum Monthly Benefit Amount	Monthly Deduction (Ten deductions per year)
Annual	Monthly		
\$ 9,000	\$ 750	\$ 500	\$ 27.45
18,000	1,500	1,000	54.90
27,000	2,250	1,500	82.35
36,000	3,000	2,000	109.80
45,000	3,750	2,500	137.25
54,000	4,500	3,000	164.70
63,000	5,250	3,500	192.15
72,000	6,000	4,000	219.60
81,000	6,750	4,500	247.05
90,000	7,500	5,000	274.50
99,000	8,250	5,500	301.95
108,000	9,000	6,000	329.40
117,000	9,750	6,500	356.85

Rates are effective October 1, 2005. Rates may change as the insured enters a higher age category or if plan experience requires a change for all insureds.

For other PruProtect Two-Year Monthly Benefit Amounts and Deductions—To find the maximum monthly benefit amount for salaries not shown in the chart above, divide your annual salary by 12 to find your monthly salary. Then, multiply your monthly salary by 66⅔%—that’s your maximum monthly benefit amount. To find the monthly deduction for an amount not shown, simply multiply your desired monthly benefit amount by \$0.0549.

Questions?

Call 800-727-3414 to speak to an Educators Insurance Services representative regarding any questions on **PruProtect Six-Month, PruProtect Two-Year, or PruProtect Plus.**

Start protecting your income today, or increase your protection.

Do all you can to protect your family from the unexpected hardship of lost income. Enroll for the affordable NJEA Endorsed Disability Insurance Program from Prudential. Get the peace of mind you need from the name you know and trust.

PruProtect Plus

Your monthly deduction is based on the elimination period, the monthly benefit amount you select, and your age. With PruProtect Plus, you can select from four elimination periods: 14, 30, 90, or 180 days. You can select a monthly benefit amount in \$100 increments from \$500 to \$6,500, up to a maximum monthly benefit amount of 66⅔% of your salary. Keep in mind, your monthly benefit amount will be reduced by some benefits from other sources. (See “How Benefits May Be Reduced” on page 7 of this brochure.)

Use the chart on page 10 or 11 that corresponds to your age to find the “Maximum Monthly Benefit Amount” for your salary. Then, follow across the chart and choose an elimination period. This column will show you the “Monthly Deduction.” You may select the maximum monthly benefit amount or any lower monthly benefit amount (as long as it is an increment of \$100). Your monthly deduction will change as you get older and as you move into the next age group.

For other PruProtect Plus Monthly Benefit Amounts—To find the maximum monthly benefit amount for salaries not shown in the charts on pages 10 and 11, divide your annual salary by 12 to find your monthly salary. Then, multiply your monthly salary by 66⅔%—that’s your maximum monthly benefit amount.

For other PruProtect Plus Monthly Deductions—To find the monthly deduction for an amount not shown, use the chart below to locate the rate for your age and the elimination period you’ve selected. Multiply the monthly benefit amount you’ve selected by that rate.

PruProtect Plus				
Age as of preceding October 1	Elimination Period			
	14 Days	30 Days	90 Days	180 Days
<30	0.0342	0.0100	0.0055	0.0041
30-39	0.0362	0.0150	0.0083	0.0061
40-44	0.0412	0.0273	0.0150	0.0111
45-49	0.0478	0.0434	0.0239	0.0177
50-54	0.0586	0.0532	0.0385	0.0285
55+	0.0697	0.0633	0.0535	0.0397

Rates are effective October 1, 2008. Rates may change as the insured enters a higher age category or if plan experience requires a change for all insureds.



“I never considered disability insurance before. I always thought I was kind of invincible. But if I were to get injured and couldn’t work, how would I make my car payments and cover my rent? It’s nice to know the NJEA Endorsed Disability Insurance Program is a safety net in case I become disabled.”

See the **PruProtect Plus** charts on pages 10 and 11.

PruProtect Plus Charts

Ages less than 30*			PruProtect Plus Ten Monthly Deductions/Year			
Annual Salary	Monthly Salary	Maximum Monthly Benefit	Elimination Period			
			14 Days	30 Days	90 Days	180 Days
\$ 9,000	\$ 750	\$ 500	\$ 17.10	\$ 5.00	\$ 2.75	\$ 2.05
18,000	1,500	1,000	34.20	10.00	5.50	4.10
27,000	2,250	1,500	51.30	15.00	8.25	6.15
36,000	3,000	2,000	68.40	20.00	11.00	8.20
45,000	3,750	2,500	85.50	25.00	13.75	10.25
54,000	4,500	3,000	102.60	30.00	16.50	12.30
63,000	5,250	3,500	119.70	35.00	19.25	14.35
72,000	6,000	4,000	136.80	40.00	22.00	16.40
81,000	6,750	4,500	153.90	45.00	24.75	18.45
90,000	7,500	5,000	171.00	50.00	27.50	20.50
99,000	8,250	5,500	188.10	55.00	30.25	22.55
108,000	9,000	6,000	205.20	60.00	33.00	24.60
117,000	9,750	6,500	222.30	65.00	35.75	26.65

Ages 30-39*			PruProtect Plus Ten Monthly Deductions/Year			
Annual Salary	Monthly Salary	Maximum Monthly Benefit	Elimination Period			
			14 Days	30 Days	90 Days	180 Days
\$ 9,000	\$ 750	\$ 500	\$ 18.10	\$ 7.50	\$ 4.15	\$ 3.05
18,000	1,500	1,000	36.20	15.00	8.30	6.10
27,000	2,250	1,500	54.30	22.50	12.45	9.15
36,000	3,000	2,000	72.40	30.00	16.60	12.20
45,000	3,750	2,500	90.50	37.50	20.75	15.25
54,000	4,500	3,000	108.60	45.00	24.90	18.30
63,000	5,250	3,500	126.70	52.50	29.05	21.35
72,000	6,000	4,000	144.80	60.00	33.20	24.40
81,000	6,750	4,500	162.90	67.50	37.35	27.45
90,000	7,500	5,000	181.00	75.00	41.50	30.50
99,000	8,250	5,500	199.10	82.50	45.65	33.55
108,000	9,000	6,000	217.20	90.00	49.80	36.60
117,000	9,750	6,500	235.30	97.50	53.95	39.65

Ages 45-49*			PruProtect Plus Ten Monthly Deductions/Year			
Annual Salary	Monthly Salary	Maximum Monthly Benefit	Elimination Period			
			14 Days	30 Days	90 Days	180 Days
\$ 9,000	\$ 750	\$ 500	\$ 23.90	\$ 21.70	\$ 11.95	\$ 8.85
18,000	1,500	1,000	47.80	43.40	23.90	17.70
27,000	2,250	1,500	71.70	65.10	35.85	26.55
36,000	3,000	2,000	95.60	86.80	47.80	35.40
45,000	3,750	2,500	119.50	108.50	59.75	44.25
54,000	4,500	3,000	143.40	130.20	71.70	53.10
63,000	5,250	3,500	167.30	151.90	83.65	61.95
72,000	6,000	4,000	191.20	173.60	95.60	70.80
81,000	6,750	4,500	215.10	195.30	107.55	79.65
90,000	7,500	5,000	239.00	217.00	119.50	88.50
99,000	8,250	5,500	262.90	238.70	131.45	97.35
108,000	9,000	6,000	286.80	260.40	143.40	106.20
117,000	9,750	6,500	310.70	282.10	155.35	115.05

Ages 50-54*			PruProtect Plus Ten Monthly Deductions/Year			
Annual Salary	Monthly Salary	Maximum Monthly Benefit	Elimination Period			
			14 Days	30 Days	90 Days	180 Days
\$ 9,000	\$ 750	\$ 500	\$ 29.30	\$ 26.60	\$ 19.25	\$ 14.25
18,000	1,500	1,000	58.60	53.20	38.50	28.50
27,000	2,250	1,500	87.90	79.80	57.75	42.75
36,000	3,000	2,000	117.20	106.40	77.00	57.00
45,000	3,750	2,500	146.50	133.00	96.25	71.25
54,000	4,500	3,000	175.80	159.60	115.50	85.50
63,000	5,250	3,500	205.10	186.20	134.75	99.75
72,000	6,000	4,000	234.40	212.80	154.00	114.00
81,000	6,750	4,500	263.70	239.40	173.25	128.25
90,000	7,500	5,000	293.00	266.00	192.50	142.50
99,000	8,250	5,500	322.30	292.60	211.75	156.75
108,000	9,000	6,000	351.60	319.20	231.00	171.00
117,000	9,750	6,500	380.90	345.80	250.25	185.25

*Age as of October 1.

Ages 40-44*

**PruProtect Plus
Ten Monthly Deductions/Year**

Annual Salary	Monthly Salary	Maximum Monthly Benefit	Elimination Period			
			14 Days	30 Days	90 Days	180 Days
\$ 9,000	\$ 750	\$ 500	\$ 20.60	\$ 13.65	\$ 7.50	\$ 5.55
18,000	1,500	1,000	41.20	27.30	15.00	11.10
27,000	2,250	1,500	61.80	40.95	22.50	16.65
36,000	3,000	2,000	82.40	54.60	30.00	22.20
45,000	3,750	2,500	103.00	68.25	37.50	27.75
54,000	4,500	3,000	123.60	81.90	45.00	33.30
63,000	5,250	3,500	144.20	95.55	52.50	38.85
72,000	6,000	4,000	164.80	109.20	60.00	44.40
81,000	6,750	4,500	185.40	122.85	67.50	49.95
90,000	7,500	5,000	206.00	136.50	75.00	55.50
99,000	8,250	5,500	226.60	150.15	82.50	61.05
108,000	9,000	6,000	247.20	163.80	90.00	66.60
117,000	9,750	6,500	267.80	177.45	97.50	72.15

Ages 55+*

**PruProtect Plus
Ten Monthly Deductions/Year**

Annual Salary	Monthly Salary	Maximum Monthly Benefit	Elimination Period			
			14 Days	30 Days	90 Days	180 Days
\$ 9,000	\$ 750	\$ 500	\$ 34.85	\$ 31.65	\$ 26.75	\$ 19.85
18,000	1,500	1,000	69.70	63.30	53.50	39.70
27,000	2,250	1,500	104.55	94.95	80.25	59.55
36,000	3,000	2,000	139.40	126.60	107.00	79.40
45,000	3,750	2,500	174.25	158.25	133.75	99.25
54,000	4,500	3,000	209.10	189.90	160.50	119.10
63,000	5,250	3,500	243.95	221.55	187.25	138.95
72,000	6,000	4,000	278.80	253.20	214.00	158.80
81,000	6,750	4,500	313.65	284.85	240.75	178.65
90,000	7,500	5,000	348.50	316.50	267.50	198.50
99,000	8,250	5,500	383.35	348.15	294.25	218.35
108,000	9,000	6,000	418.20	379.80	321.00	238.20
117,000	9,750	6,500	453.05	411.45	347.75	258.05



“We are closing in on retirement, and have been pretty good about saving for our Golden Years. But if I become ill or injured before I retire, our nest egg could be gone in a flash. With the NJEA Endorsed Disability Insurance Program, I don’t have to worry about dipping into our retirement plan. That brings us a lot of comfort.”

How to Enroll:

Enroll when first becoming an NJEA member or returning from unpaid leave. Fill out the Enrollment Form and mail it in the business reply envelope provided within 120 days of becoming a member. When you return from unpaid leave, and were covered under the NJEA Endorsed Disability Insurance Program prior to your leave, fill out the Enrollment Form and mail it in the business reply envelope within 90 days of returning to work.

Enroll after an enrollment meeting at your school.

Fill out the Enrollment Form and give it to the Prudential representative at the meeting. Or mail it using the business reply envelope provided within 60 days of the enrollment meeting.

Enroll at any other time. You may enroll for coverage at any time by answering health questions. Fill out the Enrollment Form and mail it in the business reply envelope provided. Educators Insurance Services will send you a health questionnaire.

Questions?

If you have questions about enrollment, claims, or premium payments, call **800-727-3414**.

Education, enrollment, and services provided by:

Educators Insurance Services, Inc.

4000 Route 66—First Floor

Tinton Falls, NJ 07753

Fax **732-918-2001**

This brochure describes the program in effect as of October 1, 2008.

NJEA endorses these plans because your Association understands the value Prudential offers—and the power of working with The Rock.®



¹ America's Health Insurance Plans, Society of Actuaries, "Disability Chart Book Task Force," Disability Insurance: A Missing Piece in the Financial Security Puzzle, 2004.

² Salary refers only to your salary from the Board of Education or, for NJEA staff members, from NJEA.

Important notice for New York residents: 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 State Insurance Department.

PruProtect Six-Month, PruProtect Two-Year, and PruProtect Plus Short and Long Term Disability coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions, and limitations. A Booklet-Certificate with complete plan information, including limitations and exclusions, will be provided. If there is a discrepancy between this document and the Booklet-Certificate issued by The Prudential Insurance Company of America, the terms of the Booklet-Certificate will govern. Contract provisions may vary by state. (Contract Series: 83500)

Educators Insurance Services, Inc. is not affiliated with Prudential.

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