

Summary of Benefits

United Church of Christ Homes

Part Time Active Employees who are working at least 30 hours per two week pay period

Optional Term Life, Optional Dependent Term Life, and Optional 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.

Employee - Optional Term Life

100% Employee Paid

- Purchase coverage in increments of $10,000 up to a maximum of $500,000, not to exceed 5 times your covered annual earnings. **Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.**
  - If enrolling when first eligible, you can elect up to the guaranteed issue amount of $200,000 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.
- Payment of premium can be waived if you are totally disabled for 6 months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age 65. This provision may vary by state.
- Coverage will be reduced as you age – by 45% at age 70 and 70% at age 75 and 80% at age 80 and 85% at age 85 and 90% at age 90.
- 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.

Spouse - Optional Dependent Term Life

100% Employee Paid

- Purchase coverage on your spouse for $5,000, $10,000 or $20,000.
  - If enrolling your spouse when first eligible, you can elect up to the guaranteed issue amount of $20,000, on your spouse, without providing proof of good health to Prudential. [1]
- Coverage will be reduced as you age – by 45% at age 70 and 70% at age 75 and 80% at age 80 and 85% at age 85 and 90% at age 90.
- 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.

Child - Optional Dependent Term Life

100% Employee Paid

- Purchase coverage on your child(ren) for $2,500, $5,000 or $10,000.
- 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 26.
- The death benefit for babies from live birth to 6 months is $1000.
- 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.

1059615-00001-00
0-37202

Prudential

Employee - Optional Accidental Death & Dismemberment

100% Employee Paid	▶ Purchase a coverage amount equal to your Optional Term Life coverage amount. ▶ Coverage will be reduced as you age – by 45% at age 70 and 70% at age 75 and 80% at age 80 and 85% at age 85 and 90% at age 90.

Spouse - Optional Accidental Death & Dismemberment

100% Employee Paid	▶ Purchase an Optional Accidental Death & Dismemberment Insurance coverage amount for your spouse equal to your spouse Optional Dependent Term Life Insurance coverage amount. ▶ Coverage will be reduced as you age – by 45% at age 70 and 70% at age 75 and 80% at age 80 and 85% at age 85 and 90% at age 90.

Child - Optional Accidental Death & Dismemberment

100% Employee Paid	▶ Purchase an Optional Accidental Death & Dismemberment Insurance coverage amount on your child(ren) equal to your child(ren) Optional Dependent Term Life Insurance 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 26.

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 Optional Term Life, Group Optional Dependent Term Life, Group Optional Accidental Death & Dismemberment 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

© 2021 Prudential Financial, Inc. and its related entities.

Prudential, the Prudential logo, and the Rock Symbol are service marks of Prudential Financial, Inc., and its related entities, registered in many jurisdictions worldwide.