

NEA Life Insurance Comparison

The NEA offers a range of plans to meet the diverse needs of our 3.2 million members and their families

	NEA Complimentary Life	Group Term Life*	Level Premium** Term Life	AD&D Plan [†]	Guaranteed Issue Life
100% Coverage	No age limit	Until age 70	Until age 75	No age limit	Starting at age 45
Coverage available	Up to \$150,000	\$25,000- \$500,000	\$25,000-\$300,000	\$30,000-\$520,000	\$10,000 or \$20,000
Level benefit?	YES	Until age 70	Until age 75	YES	NO
Level premium?	NO	NO	YES	NO	NO
Spouse coverage?	NO	YES	YES	YES	YES
Medical exam?	NO	NO*	NO*	NO	NO
Optional Riders	NO	YES	NO	NO	NO

* Issuance of coverage may depend upon the answers to the health questions set forth in the enrollment form and the availability of current medical information.

** Your coverage amount won't decrease and your low monthly premiums won't increase for the full term of the policy due to changes in your age or health. In fact, rates could only change if the policy requires a change for all insured.

† Provides insurance for accidental causes only.

NEA Complimentary Life Insurance, Group Term Life, Level Premium, Accidental Death & Dismemberment and Guaranteed Issue Life Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102, a New Jersey company. Please refer to your Certificate of Insurance for all plan details, including any exclusions, limitations and restrictions, which may apply. Contract Series: 83500, 31300. CA COA# 1179, NAIC# 68241.

For more information, e-mail us at ask-us@neamb.com or call toll-free: 1-800-637-4636, Mon.-Fri., 8:00 a.m. to 8:00 p.m. (ET).