

# NEA Accidental Death & Dismemberment Advantage Insurance Plan

Issued by The Prudential Insurance Company of America, Newark, NJ

The Booklet- Certificate contains all details including any policy exclusions, limitations and restrictions which may apply. Contract Series 83500.

Age	Face Amount	Member Only (Annual Rate)	Member and Children (Annual Rate)	Member and Family (Annual Rate)
<b>Under 65</b>	\$ 250,000	\$96	\$111	\$141
	\$ 500,000	\$156	\$186	\$246
	\$ 750,000	\$216	\$261	\$351
	\$1,000,000	\$276	\$336	\$457
<b>65-69</b>	\$125,000	\$66	\$73	\$88
	\$250,000	\$96	\$111	\$141
	\$375,000	\$126	\$149	\$194
	\$500,000	\$156	\$186	\$246
<b>70-74</b>	\$100,000	\$60	\$66	\$78
	\$200,000	\$84	\$96	\$120
	\$300,000	\$108	\$126	\$162
	\$400,000	\$132	\$156	\$204
<b>75-79</b>	\$ 62,500	\$51	\$55	\$62
	\$125,000	\$66	\$73	\$88
	\$187,500	\$81	\$92	\$115
	\$250,000	\$96	\$111	\$141
<b>80+</b>	\$ 37,500	\$45	\$47	\$52
	\$ 75,000	\$54	\$58	\$67
	\$112,000	\$63	\$70	\$83
	\$150,000	\$72	\$81	\$99

Rates as of January 1, 2012

Rates will change as members reach age 65, 70, 75 and age 80.

Rates may change if plan experience requires a change for all insureds.

**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. If you do not have other health insurance coverage, you may be subject to a federal tax penalty.**

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

IMPORTANT NOTICE: THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

**For other rate options, call 1-800-637-4636. Mon. – Fri., 8 a.m. to 8 p.m. (or Saturday 9 a.m. to 1 p.m.) ET**