

# NEA Life Insurance Comparison

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

**Coverages are issued by The Prudential Insurance Company of America.**

	NEA Complimentary Life	Group Term Life*	Level Premium** Term Life	AD&D Plans†	Guaranteed Issue Life
<b>100% Coverage</b>	No age limit	Until age 70	Until age 80	No age limit	Starting at age 45
<b>Coverage available</b>	Up to \$150,000	\$25,000- \$500,000	Up to \$1,000,000	\$30,000-\$1,000,000	\$10,000 or \$20,000
<b>Level benefit?</b>	YES	Until age 70	Until age 80	YES	NO
<b>Level premium?</b>	NO	NO	YES	NO	NO
<b>Spouse coverage?</b>	NO	YES	YES	YES	YES
<b>Medical exam?</b>	NO	NO***	NO***	NO	NO
<b>Optional Riders</b>	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 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. 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.

\*\*\* For coverage amounts above \$300,000 and over, a brief medical exam is required. For your convenience, it can be scheduled in your home, at no cost to you.

† Provides insurance for accidental causes only. 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.**

AD&D Plans include: NEA Accidental Death & Dismemberment Insurance Plan, NEA Accidental Death & Dismemberment Insurance Plus, and NEA Accidental Death & Dismemberment Advantage.

NEA Complimentary Life Insurance, Group Term Life, Level Premium Term Life, Accidental Death & Dismemberment and Guaranteed Issue Life Insurance coverages are issued by The Prudential Insurance Company of America, Newark, NJ, 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.

**Any questions? Call 1-800-637-4636 Mon. – Fri., 8 a.m. to 8 p.m. (or Saturday, 9 a.m. to 1 p.m.) ET**