

# **SEIU Group Term Life 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.

## \$250,000 Coverage - Member

Member	Mon	thly	Quar	terly	Semi-a	nnually	Ann	ually
Age	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker
Under 25	\$35.00	\$22.50	\$105.00	\$67.50	\$210.00	\$135.00	\$420.00	\$270.00
25-29	\$37.50	\$22.50	\$112.50	\$67.50	\$225.00	\$135.00	\$450.00	\$270.00
30-34	\$42.50	\$22.50	\$127.50	\$67.50	\$255.00	\$135.00	\$510.00	\$270.00
35-39	\$52.50	\$27.50	\$157.50	\$82.50	\$315.00	\$165.00	\$630.00	\$330.00
40-44	\$75.00	\$37.50	\$225.00	\$112.50	\$450.00	\$225.00	\$900.00	\$450.00
45-49	\$125.00	\$60.00	\$375.00	\$180.00	\$750.00	\$360.00	\$1,500.00	\$720.00
50-54	\$195.00	\$92.50	\$585.00	\$277.50	\$1,170.00	\$555.00	\$2,340.00	\$1,110.00
55-59	\$312.50	\$150.00	\$937.50	\$450.00	\$1,875.00	\$900.00	\$3,750.00	\$1,800.00
60-64	\$480.00	\$222.50	\$1,440.00	\$667.50	\$2,880.00	\$1,335.00	\$5,760.00	\$2,670.00
65-69*	\$536.25	\$266.25	\$1,608.75	\$798.75	\$3,217.50	\$1,597.50	\$6,435.00	\$3,195.00
70-74**	\$636.25	\$298.75	\$1,908.75	\$896.25	\$3,817.50	\$1,792.50	\$7,635.00	\$3,585.00

Rates are effective October 1, 2016 for all requests for coverage received or approved after that date.

Rate based on age of member at each payment date. Payment and/or coverage will change as member enters a higher age category.

Also, rates may change if plan experience requires a change for all insureds.

<sup>\*</sup> At age 65 your benefit reduces to 75% of the initial coverage amount. The rates shown above are for these reduced amounts.

\*\* At age 70 your benefit reduces to 50% of the initial coverage amount.

### **SEIU Group Term Life Insurance Plan**

### \$125,000 Coverage - Spouse

Spouse	Mon	thly	Quar	terly	Semi-a	nnually	Ann	ually
Age	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker	Smoker	Non- Smoker
Under 25	\$17.50	\$11.25	\$52.50	\$33.75	\$105.00	\$67.50	\$210.00	\$135.00
25-29	\$18.75	\$11.25	\$56.25	\$33.75	\$112.50	\$67.50	\$225.00	\$135.00
30-34	\$21.25	\$11.25	\$63.75	\$33.75	\$127.50	\$67.50	\$255.00	\$135.00
35-39	\$26.25	\$13.75	\$78.75	\$41.25	\$157.50	\$82.50	\$315.00	\$165.00
40-44	\$37.50	\$18.75	\$112.50	\$56.25	\$225.00	\$112.50	\$450.00	\$225.00
45-49	\$62.50	\$30.00	\$187.50	\$90.00	\$375.00	\$180.00	\$750.00	\$360.00
50-54	\$97.50	\$46.25	\$292.50	\$138.75	\$585.00	\$277.50	\$1,170.00	\$555.00
55-59	\$156.25	\$75.00	\$468.75	\$225.00	\$937.50	\$450.00	\$1,875.00	\$900.00
60-64	\$240.00	\$111.25	\$720.00	\$333.75	\$1,440.00	\$667.50	\$2,880.00	\$1,335.00
65-69*	\$268.13	\$133.13	\$804.38	\$399.38	\$1,608.75	\$798.75	\$3,217.50	\$1,597.50
70-74**	\$318.13	\$149.38	\$954.38	\$448.13	\$1,908.75	\$896.25	\$3,817.50	\$1,792.50

Rates are effective October 1, 2016 for all requests for coverage received or approved after that date.

Rate based on age of spouse at each payment date. Payment and/or coverage will change as spouse enters a higher age category.

Also, rates may change if plan experience requires a change for all insureds.

#### Children

Coverage	Monthly	Quarterly	Semi-annually	Annually
\$5,000	\$0.80	\$2.40	\$4.80	\$9.60
\$10,000	\$1.60	\$4.80	\$9.60	\$19.20

Rates are effective October 1, 2016 for all requests for coverage received or approved after that date.

For other rate options, please call I-844-836-7348. Mon. - Fri., 8 a.m. to 8 p.m. (Sat. 9 a.m. to 1 p.m.) ET.

<sup>\*</sup> At age 65 your benefit reduces to 75% of the initial coverage amount. The rates shown above are for these reduced amounts.

\*\* At age 70 your benefit reduces to 50% of the initial coverage amount.