



Issued by The Prudential Insurance Company of America (Prudential)

Rates Effective: January 1, 2024

Age	Cost of Insurance Non - Smoker Member	Cost of Insurance Smoker Member	Cost of Insurance Spouse**
20-29	\$0.065	\$0.075	\$0.044
30-34	\$0.072	\$0.087	\$0.051
35-39	\$0.090	\$0.098	\$0.082
40-44	\$0.120	\$0.133	\$0.120
45-49	\$0.169	\$0.196	\$0.202
50-54	\$0.275	\$0.324	\$0.291
55-59	\$0.404	\$0.484	\$0.453
60-64	\$0.673	\$0.809	\$0.629
65-69	\$1.168	\$1.384	\$0.869
70-74	\$1.407	\$1.810	\$1.561
75-79	\$1.776	\$2.320	\$2.008
80-84	\$3.878	\$4.695	\$4.293
85-89	\$6.060	\$7.298	\$7.270
90-94	\$8.661	\$10.469	\$10.558
95-99	\$11.515	\$13.927	\$14.019

^{**}Spouse rate based on spouse's age.

Dependent Term Life* (Children) – Monthly Rates per \$10,000			
Cost of Insurance			
\$ 0.340			

One premium rate covers all children



For rates not listed, contact Prudential at 1-800-562-9874

*This is optional coverage and the entire cost of coverage is paid by the member

*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.

Rates may change as the insured enters a higher age category, also rates may change if plan experience requires a change for all insured's.

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The cost of insurance will depend upon having a specific percentage of all eligible employees enrolling in the plans. If this enrollment level is not achieved, the cost of these coverages may change from the rates noted here.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS

Group Universal Life (GUL) coverage is 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 & 96945

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