



Issued by The Prudential Insurance Company of America (Prudential)

Rates Effective: January 1, 2025

| Age | Cost of Insurance Non - Smoker Member | Cost of Insurance Smoker Member | Cost of Insurance Spouse** |
|-------|---|---------------------------------------|-------------------------------|
| 20-29 | \$0.070 | \$0.082 | \$0.044 |
| 30-34 | \$0.078 | \$0.094 | \$0.051 |
| 35-39 | \$0.097 | \$0.105 | \$0.082 |
| 40-44 | \$0.129 | \$0.143 | \$0.120 |
| 45-49 | \$0.183 | \$0.212 | \$0.202 |
| 50-54 | \$0.296 | \$0.349 | \$0.291 |
| 55-59 | \$0.437 | \$0.522 | \$0.453 |
| 60-64 | \$0.727 | \$0.872 | \$0.629 |
| 65-69 | \$1.260 | \$1.493 | \$0.869 |
| 70-74 | \$1.519 | \$1.953 | \$1.561 |
| 75-79 | \$1.916 | \$2.502 | \$2.008 |
| 80-84 | \$4.184 | \$5.065 | \$4.293 |
| 85-89 | \$6.539 | \$7.874 | \$7.270 |
| 90-94 | \$9.345 | \$11.295 | \$10.558 |
| 95-99 | \$12.424 | \$15.026 | \$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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