

Help protect your paycheck even more!

Special opportunity to elect Long Term Disability (LTD) Insurance with a 60% buy-up option—and without medical underwriting—during open enrollment!

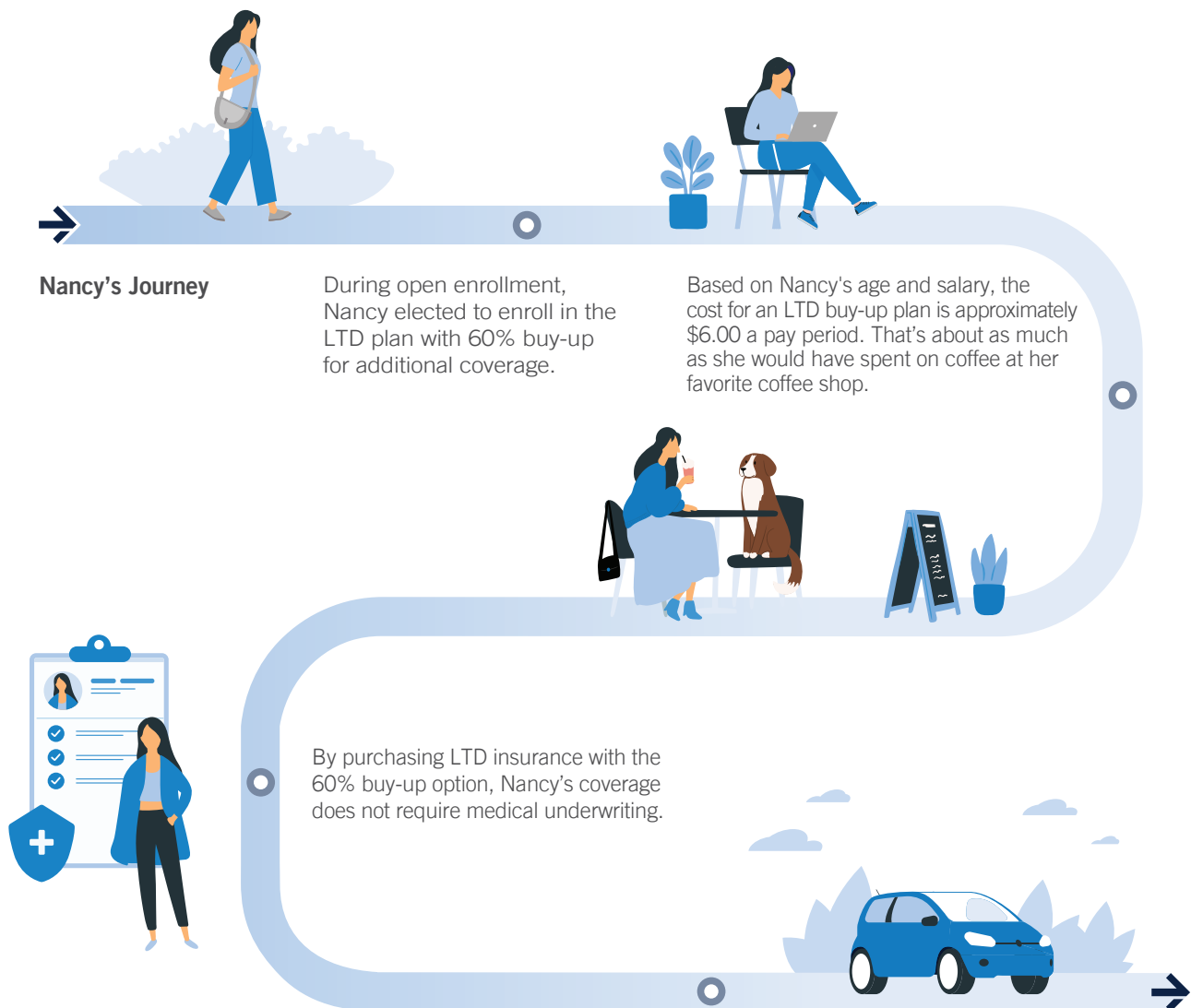
Nancy is a 45-year-old labor and delivery nurse with an annual salary of \$60,000. Corewell Health provides her at no cost with an employer-paid LTD benefit from **The Prudential Insurance Company of America (Prudential)** that covers 50% of her salary or up to \$2,500 per month.

In addition, during annual enrollment Nancy selected the buy-up LTD plan and she pays the premium through payroll deduction. The buy-up LTD plan is 60% of her pre-disability earnings which results in an average benefit of \$3,000 per month.

This provides an additional \$500 per month in LTD benefits that can help Nancy pay more of her bills while being out of work due to an illness or injury.

This kind of insurance can help Nancy pay more of her bills while being out of work due to an illness or injury. It pays 60% of her pre-disability earnings (an average of \$3,000 per month). **That's more than the 50% benefit (an average of only \$2,500 per month) that she would receive if she did not elect the buy-up, providing an additional \$500 per month in LTD benefit.**

Below is an example that highlights how this important benefit works.



Don't forget, annual enrollment is a great time to help protect your paycheck!



This policy provides disability income 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.

North Carolina Residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

This coverage is not health insurance coverage (often referred to as “Major Medical Coverage”).

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

Disability Insurance coverages are 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.

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