



▶ **HELP PROTECT YOUR LOVED ONES—
AND YOUR INCOME**

**DICKINSON COLLEGE
Full Time Employees Hired On or After 1/1/2008**

- Basic Term Life Insurance
- Basic Accidental Death & Dismemberment Insurance
- Optional Term Life Insurance
- Optional Dependent Life Insurance
- Optional Accidental Death & Dismemberment Insurance
- Long Term Disability Insurance

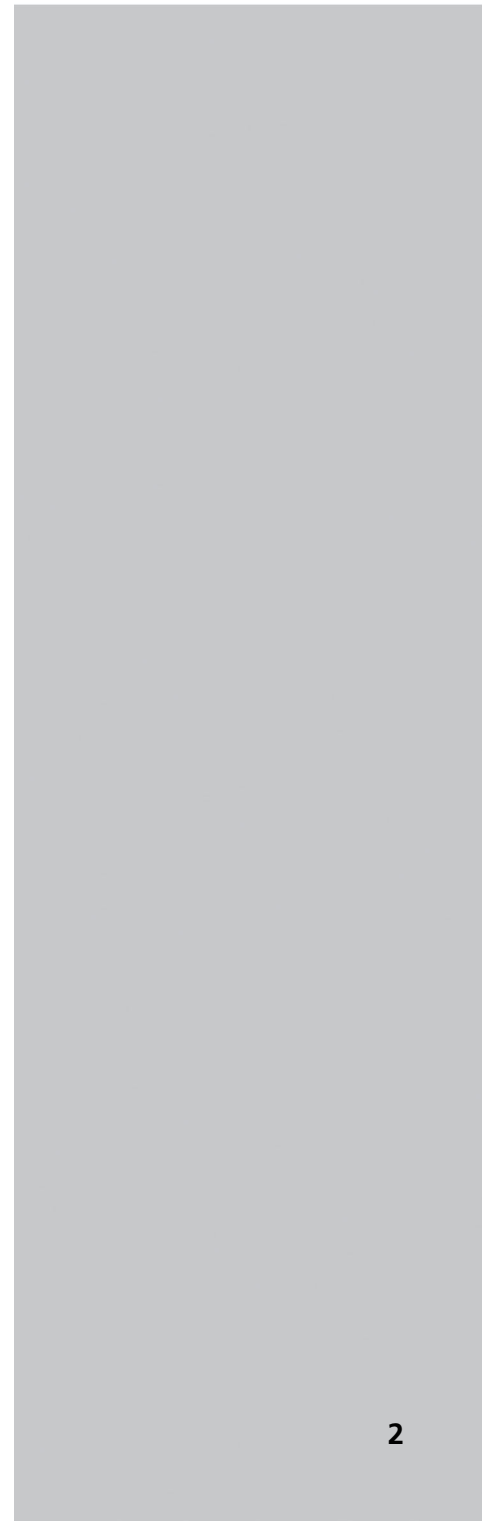
The Prudential Insurance Company of America





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Dear Valued Employee:

After careful review, we've selected a group plan issued by The Prudential Insurance Company of America (Prudential), a name you know and trust. An insurance leader for over 137 years, they have financial strength. With your family's future at stake, you owe it to them to consider the opportunity described in this kit.

DICKINSON COLLEGE is very pleased to provide you with Basic Term Life, Basic Accidental Death & Dismemberment and Long Term Disability Insurance as employee benefits.

Basic Term Life: 2 times your covered annual earnings to a maximum of \$650,000

Basic AD&D: Equal to your Basic Term Life coverage amount

Long Term Disability for Non-Exempt (hourly) employees: 60% of monthly earnings to a maximum of \$8,750

Long Term Disability for Exempt (salaried) employees: 60% of monthly earnings to a maximum of \$10,000

Because you may need additional coverage, we offer you an opportunity to purchase, at competitive group rates, extra financial security including:

Optional Term Life : For you

Optional Dependent Life : For your eligible spouse and children

Optional Accidental Death & Dismemberment (Optional AD&D): For you, your eligible spouse, and children

How can I enroll?

Complete the attached Enrollment Form and return it. Don't miss out on this valuable employee benefit!



ENROLL NOW with the enclosed Enrollment Form!

“Why do I need life insurance?”

Life is full of pleasant surprises and, at the same time, life holds uncertainties. It’s easier to plan for happy events you know will occur, and more difficult to plan for the unexpected--such as a death.

If you were no longer there to help support your family, how would they be able to...

- ✓ Pay off loans--credit cards, mortgage, and auto?
- ✓ Maintain their standard of living--utilities, food, clothing, and personal expenses?
- ✓ Pay monthly rent or mortgage?
- ✓ Provide for your children’s future--tuition for their education and weddings?
- ✓ Pay your final expenses--medical care, burial, estate settlement, and inheritance taxes?

A sufficient amount of life insurance can give you peace of mind now and help your family financially recover from your loss during a very stressful time.

“I already have life insurance--why do I need more?”

Because, like many people, your life insurance amount may be inadequate.

In fact, in a 2010 survey,* half of U.S. households said they do not have enough life insurance, with just 37% of the same group saying that they would buy life insurance within the next year. These households are vulnerable: In the same survey about a third of married households with children under the age of 18 said they would be in immediate financial trouble if the primary wage earner died. Seven in 10 of the same group said they would only have funds to cover everyday expenses for a few months.

You may also be underinsured if your salary has increased since you last purchased insurance. And when you consider new family responsibilities and inflation, the life insurance coverage you have now may not offer enough protection for your family.

Cheryl D. Retzliff, LLIF, ACS. “Household Trends in U.S. Life Insurance Ownership,” LIMRA, 2010.

“Why do I need AD&D insurance?”

You might be surprised to learn that, in the United States:

- ✓ Accidents are the leading cause of death for people under 45.²
- ✓ Accidents are the fifth leading cause of death of all Americans.³

While no one can prevent every accident, you can help protect yourself and your family from the financial drain of accidental injuries and death with extra coverage provided by Optional AD&D Insurance.

Optional AD&D provides financial protection to help:

- ✓ Support your family with a lump sum payment following a covered accident.
- ✓ Transition your spouse into the workplace by covering the cost of job training programs, if you die.
- ✓ Provide child day care, if you or your spouse dies.
- ✓ Pay for college tuition reimbursement for your children, if you or your spouse dies.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

²National Vital Statistics Reports, Deaths: Leading Causes for 2012.

³Deaths: Preliminary Data for 2011," National Vital Statistics Reports, Vol. 61, No. 6, Centers for Disease Control and Prevention, Oct. 10, 2012.

Peace of Mind from Prudential

Prudential's resources, financial strength, and stability allow us to honor long-term commitments which means that we'll be here when you and your family need us. We've been a top insurance provider for over 137 years.

Plus, we have caring professionals to provide your beneficiaries with the kind of customer support they want and deserve. Our Customer Service Representatives are well-trained, knowledgeable professionals who can quickly answer your family's questions.

By choosing the insurance protection from Prudential, you give yourself peace of mind, knowing you are providing for your loved ones.

For more information about Prudential Group Insurance, visit us online at:
www.prudential.com/gi.

The Booklet-Certificate

you will receive after your insurance becomes effective gives more details.

For your convenience,

visit our website to use an online life insurance needs calculator.

www.prudential.com/howmuchdoineed

"What are the advantages of buying life insurance at work?"

- ✓ **It's convenient.** There are no confusing quotes to sort through. And with automatic payroll deductions, you never have to worry about late payments.
- ✓ **It's economical.** The cost of group insurance may be lower than insurance you could find on your own.
- ✓ **It's flexible.** You may choose the level of coverage that's right for you and your family.
- ✓ **It's convertible.** You and your family can convert your coverage to an individual Prudential insurance policy if you leave the company for any reason.



Read on to help select the amount of insurance that's right for you!

“What does group insurance offer my family?”

You get affordable premiums for yourself, your spouse, and each of your children. Plus, you'll get the special features mentioned below.

Accelerated Benefit Option - If terminally ill, you can get a partial payment of your group term life insurance benefit. You can use this payment as you see fit. In the event of your death, your beneficiary will receive a benefit payout which has been reduced by the amount you receive.

Waiver of Premium - Payment of your premium can be waived if you meet all these conditions: 1) you are less than 60 years old when your disability begins, 2) you are totally disabled and unable to work for at least 6 continuous months, and 3) you continue to be totally disabled. The Waiver of Premium Benefit terminates at age 65. This provision may vary by state.

Conversion to Individual Insurance Coverage - Upon termination of employment, you may convert your coverage to a Prudential individual life insurance policy, without having to provide evidence of good health.

Portability of Group Insurance Coverage - Upon termination of employment, you, your spouse and dependent children (if eligible to port) may choose to continue a coverage amount equal to or lower than your current benefit amount. Coverage amounts for you and your spouse will be subject to a maximum of five times your annual earnings or \$1 million, whichever is less.

“What does Optional AD&D offer me and my family?”

This optional coverage provides an amount of coverage in addition to the Basic Accidental Death & Dismemberment Insurance provided by your employer. Optional AD&D pays you or your beneficiary a benefit for loss of life or other injuries resulting from a covered accident --100% for loss of life and a lesser percentage for other injuries. Injuries covered may include loss of sight or speech, paralysis, and dismemberment of hands or feet. Optional AD&D benefits are paid regardless of other coverages you may have.

Plus, you'll get the special features mentioned below.

Seat Belt Benefit--The plan pays an additional benefit of 10% of your coverage amount, up to a maximum of \$10,000.

Air Bag Benefit--The plan pays an additional benefit of 10% of your coverage amount, up to a maximum of \$10,000.

Additional Benefits -

Loss Due to Exposure and Disappearance Benefit

Loss Due to Coma Benefit





Return of Remains Benefit

Felonious Assault Benefit

Spouse Tuition Reimbursement Benefit

Child(ren) Tuition Reimbursement Benefit

Day Care Expense Benefit

“How much life insurance is enough?”

The right amount of insurance can help your family. It helps replace your income for a number of years to maintain their standard of living and pay for major financial obligations, such as home mortgage and college tuition.

While rules of thumb may be helpful, they do not take each individual’s personal situation into consideration. This worksheet provides a simple method to estimate the amount of life insurance you may need.

Income Needs

1. **Your annual income.** (What your family would need if you die today.) Enter a number that’s between 60–70% of your total income. 1. \$
2. **Annual replacement income.** (Available to your family after you die.) Enter a number that includes Social Security benefits, if applicable. 2. \$
3. **Total annual income to be replaced.** Subtract line 2 from line 1. 3. \$
4. **Funds needed to provide income for _____ years.** Choose the number of years your family needs your replacement income. Multiply line 3 by the appropriate factor below. † 4. \$

10 yrs x 8.1	15 yrs x 11.1	20 yrs x 13.6	25 yrs x 15.6	30 yrs x 17.3	35 yrs x 18.7	40 yrs x 20.0
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Expenses

5. **Burial expenses.** (The average cost of an adult funeral is about \$10,000.) 5. \$
6. **Mortgage and other major debts.** Include mortgage, credit card debt, car loan, home equity loans, etc. 6. \$
7. **College costs.** ‡ (Current cost of a 4 year education: public—\$71,440; private—\$158,072.) Multiply the college costs by the appropriate factor, based on the number of years between now and when your child begins college. 7. \$

5 yrs x .82	10 yrs x .68	15 yrs x .56	20 yrs x .46
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Child 1: \$ _____ Child 3: \$ _____
 Child 2: \$ _____ Child 4: \$ _____

8. **Total capital required.** Add lines 4, 5, 6 and 7. 8. \$

Assets

9. **Savings and investments.** Include bank accounts, CDs, stocks, bonds, mutual funds, real estate/rental property, etc. 9. \$
10. **Retirement savings.** Include 401(k) plans, Keogh, pension and profit sharing plans. 10. \$
11. **Present amount of life insurance.** Include group insurance and personal insurance purchased on your own. 11. \$
12. **Total of all assets.** Add lines 9, 10 and 11. 12. \$
13. **Estimated amount of life insurance needed.** Subtract line 12 from line 8. 13. \$

† Inflation is assumed to be 4%. The rate of return on investments is assumed to be 8%.

‡ The College Board, **Trends in College Pricing 2012** . Costs include tuition, room, board, books and supplies, transportation, and other expenses.

“How much insurance can I buy?”

You can customize coverage to fit your family's needs. Your salary determines the maximum coverage amount available to you. See the chart below for details.

Coverage Options	
EMPLOYEE Optional Term Life	<ul style="list-style-type: none"> ■ Purchase coverage in increments of \$10,000 up to a maximum of \$300,000. You must elect a minimum of \$20,000 to be eligible for the maximum amount of \$10,000 for Optional Dependent Term Life Insurance for your chil(dren). <ul style="list-style-type: none"> ■ New Hires: Get up to \$160,000 - no medical questions asked - when enrolling when first eligible in Optional Group Term Life. ■ Current Participants: Your current coverage amount will be continued . Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all increases in coverage amounts. ■ Current Employees who were denied coverage in the past, Current Employees who waived coverage in the past or Late Entrants (did not enroll when first eligible): Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts. ■ Coverage will be reduced as you age - by 35% at age 65 and 50% at age 70 and 65% at age 75.
EMPLOYEE Optional AD&D +	<ul style="list-style-type: none"> ■ Purchase coverage in increments of \$10,000 up to a maximum of \$300,000. ■ Coverage will be reduced as you age - by 35% at age 65 and 50% at age 70 and 65% at age 75.
SPOUSE Optional Dependent Life	<ul style="list-style-type: none"> ■ Purchase coverage for your spouse in increments of \$10,000 up to a maximum of \$150,000, not to exceed 50% of your Optional Term Life coverage amount. <ul style="list-style-type: none"> ■ New Hires: Get up to \$10,000 for your spouse- no medical questions asked - when enrolling when first eligible in Optional Dependent Group Term Life. ■ Current Spouse Participants: Your spouse's current coverage amount will be continued. Evidence of insurability satisfactory to the Prudential Insurance Company of America is required for all increases in coverage amounts. ■ Current Employees whose spouse has been denied coverage in the past, Current Employees who waived spouse coverage in the past or Late Entrants (did not enroll when first eligible): Evidence of insurability satisfactory to The Prudential Insurance Company of America is required for all coverage amounts.
SPOUSE Optional AD&D +	<ul style="list-style-type: none"> ■ Purchase coverage for your spouse in increments of \$10,000 up to a maximum of \$150,000. ■ You must be enrolled in Optional AD&D Insurance in order to elect to enroll your spouse for Optional AD&D Insurance.
CHILDREN Dependent Term Life	<ul style="list-style-type: none"> ■ Purchase coverage for your children in amounts of \$2,500, \$5,000, \$7,500, or \$10,000, not to exceed 50% of your Optional Term Life coverage amount. There are no health requirements for this coverage. ■ Coverage begins from 14 days, and continues to age 26, if unmarried and dependent on you.

"How much insurance can I buy" (continued from previous page)

Coverage Options

**CHILDREN
Optional AD&D +**

- Purchase coverage in amounts of \$2,500, \$5,000, \$7,500 or \$10,000
- Coverage begins at live birth and continues to age 26, if unmarried and dependent on you.
- You must be enrolled in Optional AD&D Insurance in order to elect to enroll your child(ren) for Optional AD&D Insurance.

+ This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

“How much does life insurance cost?”

Use the grids below to find the cost of insurance for yourself, your spouse, and each of your children.

Optional Term Life - Employee Semi-Monthly Cost per Coverage Amount										
Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
< 30	\$0.33	\$0.65	\$0.98	\$1.30	\$1.63	\$1.95	\$2.28	\$2.60	\$2.93	\$3.25
30-34	\$0.33	\$0.65	\$0.98	\$1.30	\$1.63	\$1.95	\$2.28	\$2.60	\$2.93	\$3.25
35-39	\$0.40	\$0.79	\$1.19	\$1.58	\$1.98	\$2.37	\$2.77	\$3.16	\$3.56	\$3.95
40-44	\$0.57	\$1.14	\$1.71	\$2.28	\$2.85	\$3.42	\$3.99	\$4.56	\$5.13	\$5.70
45-49	\$0.86	\$1.72	\$2.58	\$3.44	\$4.30	\$5.16	\$6.02	\$6.88	\$7.74	\$8.60
50-54	\$1.37	\$2.73	\$4.10	\$5.46	\$6.83	\$8.19	\$9.56	\$10.92	\$12.29	\$13.65
55-59	\$2.20	\$4.39	\$6.59	\$8.78	\$10.98	\$13.17	\$15.37	\$17.56	\$19.76	\$21.95
60-64	\$3.37	\$6.73	\$10.10	\$13.46	\$16.83	\$20.19	\$23.56	\$26.92	\$30.29	\$33.65
65-69	\$5.71	\$11.41	\$17.12	\$22.82	\$28.53	\$34.23	\$39.94	\$45.64	\$51.35	\$57.05
70-74	\$10.83	\$21.65	\$32.48	\$43.30	\$54.13	\$64.95	\$75.78	\$86.60	\$97.43	\$108.25
75+	\$20.44	\$40.88	\$61.32	\$81.76	\$102.20	\$122.64	\$143.08	\$163.52	\$183.96	\$204.40
Age	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
< 30	\$3.58	\$3.90	\$4.23	\$4.55	\$4.88	\$5.20	\$5.53	\$5.85	\$6.18	\$6.50
30-34	\$3.58	\$3.90	\$4.23	\$4.55	\$4.88	\$5.20	\$5.53	\$5.85	\$6.18	\$6.50
35-39	\$4.35	\$4.74	\$5.14	\$5.53	\$5.93	\$6.32	\$6.72	\$7.11	\$7.51	\$7.90
40-44	\$6.27	\$6.84	\$7.41	\$7.98	\$8.55	\$9.12	\$9.69	\$10.26	\$10.83	\$11.40
45-49	\$9.46	\$10.32	\$11.18	\$12.04	\$12.90	\$13.76	\$14.62	\$15.48	\$16.34	\$17.20
50-54	\$15.02	\$16.38	\$17.75	\$19.11	\$20.48	\$21.84	\$23.21	\$24.57	\$25.94	\$27.30
55-59	\$24.15	\$26.34	\$28.54	\$30.73	\$32.93	\$35.12	\$37.32	\$39.51	\$41.71	\$43.90
60-64	\$37.02	\$40.38	\$43.75	\$47.11	\$50.48	\$53.84	\$57.21	\$60.57	\$63.94	\$67.30
65-69	\$62.76	\$68.46	\$74.17	\$79.87	\$85.58	\$91.28	\$96.99	\$102.69	\$108.40	\$114.10
70-74	\$119.08	\$129.90	\$140.73	\$151.55	\$162.38	\$173.20	\$184.03	\$194.85	\$205.68	\$216.50
75+	\$224.84	\$245.28	\$265.72	\$286.16	\$306.60	\$327.04	\$347.48	\$367.92	\$388.36	\$408.80
Age	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
< 30	\$6.83	\$7.15	\$7.48	\$7.80	\$8.13	\$8.45	\$8.78	\$9.10	\$9.43	\$9.75
30-34	\$6.83	\$7.15	\$7.48	\$7.80	\$8.13	\$8.45	\$8.78	\$9.10	\$9.43	\$9.75
35-39	\$8.30	\$8.69	\$9.09	\$9.48	\$9.88	\$10.27	\$10.67	\$11.06	\$11.46	\$11.85
40-44	\$11.97	\$12.54	\$13.11	\$13.68	\$14.25	\$14.82	\$15.39	\$15.96	\$16.53	\$17.10
45-49	\$18.06	\$18.92	\$19.78	\$20.64	\$21.50	\$22.36	\$23.22	\$24.08	\$24.94	\$25.80
50-54	\$28.67	\$30.03	\$31.40	\$32.76	\$34.13	\$35.49	\$36.86	\$38.22	\$39.59	\$40.95
55-59	\$46.10	\$48.29	\$50.49	\$52.68	\$54.88	\$57.07	\$59.27	\$61.46	\$63.66	\$65.85
60-64	\$70.67	\$74.03	\$77.40	\$80.76	\$84.13	\$87.49	\$90.86	\$94.22	\$97.59	\$100.95
65-69	\$119.81	\$125.51	\$131.22	\$136.92	\$142.63	\$148.33	\$154.04	\$159.74	\$165.45	\$171.15
70-74	\$227.33	\$238.15	\$248.98	\$259.80	\$270.63	\$281.45	\$292.28	\$303.10	\$313.93	\$324.75
75+	\$429.24	\$449.68	\$470.12	\$490.56	\$511.00	\$531.44	\$551.88	\$572.32	\$592.76	\$613.20

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

Optional Dependent Life - Spouse Semi-Monthly Cost per Coverage Amount									
Spouse rate is based on Spouse's age									
Age	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	
0-24	\$0.33	\$0.65	\$0.98	\$1.30	\$1.63	\$1.95	\$2.28	\$2.60	
25-29	\$0.33	\$0.65	\$0.98	\$1.30	\$1.63	\$1.95	\$2.28	\$2.60	
30-34	\$0.33	\$0.65	\$0.98	\$1.30	\$1.63	\$1.95	\$2.28	\$2.60	
35-39	\$0.40	\$0.79	\$1.19	\$1.58	\$1.98	\$2.37	\$2.77	\$3.16	
40-44	\$0.57	\$1.14	\$1.71	\$2.28	\$2.85	\$3.42	\$3.99	\$4.56	
45-49	\$0.86	\$1.72	\$2.58	\$3.44	\$4.30	\$5.16	\$6.02	\$6.88	
50-54	\$1.37	\$2.73	\$4.10	\$5.46	\$6.83	\$8.19	\$9.56	\$10.92	

"How much it will cost?" (continued from previous page)

55-59	\$2.20	\$4.39	\$6.59	\$8.78	\$10.98	\$13.17	\$15.37	\$17.56
60-64	\$3.37	\$6.73	\$10.10	\$13.46	\$16.83	\$20.19	\$23.56	\$26.92
65-69	\$5.71	\$11.41	\$17.12	\$22.82	\$28.53	\$34.23	\$39.94	\$45.64

Optional Dependent Life - Spouse Semi-Monthly Cost per Coverage Amount

Spouse rate is based on Spouse's age							
Age	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000
0-24	\$2.93	\$3.25	\$3.58	\$3.90	\$4.23	\$4.55	\$4.88
25-29	\$2.93	\$3.25	\$3.58	\$3.90	\$4.23	\$4.55	\$4.88
30-34	\$2.93	\$3.25	\$3.58	\$3.90	\$4.23	\$4.55	\$4.88
35-39	\$3.56	\$3.95	\$4.35	\$4.74	\$5.14	\$5.53	\$5.93
40-44	\$5.13	\$5.70	\$6.27	\$6.84	\$7.41	\$7.98	\$8.55
45-49	\$7.74	\$8.60	\$9.46	\$10.32	\$11.18	\$12.04	\$12.90
50-54	\$12.29	\$13.65	\$15.02	\$16.38	\$17.75	\$19.11	\$20.48
55-59	\$19.76	\$21.95	\$24.15	\$26.34	\$28.54	\$30.73	\$32.93
60-64	\$30.29	\$33.65	\$37.02	\$40.38	\$43.75	\$47.11	\$50.48
65-69	\$51.35	\$57.05	\$62.76	\$68.46	\$74.17	\$79.87	\$85.58

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

Dependent Term Life - Children Semi-Monthly Cost per Coverage Amount

One premium rate covers all eligible children

\$2,500	\$5,000	\$7,500	\$10,000
\$0.31	\$0.63	\$0.94	\$1.25

Rates may change if plan experience requires a change for all insureds.

Optional Accidental Death & Dismemberment - Employee Semi-Monthly Cost per Coverage Amount

\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
\$0.13	\$0.25	\$0.38	\$0.50	\$0.63	\$0.75	\$0.88	\$1.00	\$1.13	\$1.25
\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000
\$1.38	\$1.50	\$1.63	\$1.75	\$1.88	\$2.00	\$2.13	\$2.25	\$2.38	\$2.50
\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000	\$290,000	\$300,000
\$2.63	\$2.75	\$2.88	\$3.00	\$3.13	\$3.25	\$3.38	\$3.50	\$3.63	\$3.75

Optional Accidental Death & Dismemberment - Spouse Semi-Monthly Cost per Coverage Amount

\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
\$0.15	\$0.30	\$0.45	\$0.60	\$0.75	\$0.90	\$1.05	\$1.20
\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000	
\$1.35	\$1.50	\$1.65	\$1.80	\$1.95	\$2.10	\$2.25	

Optional Accidental Death & Dismemberment - Children Semi-Monthly Cost per Coverage Amount One premium rate covers all eligible children

\$2,500	\$5,000	\$7,500	\$10,000
\$0.04	\$0.08	\$0.11	\$0.15

"Why do I need disability insurance?"

If you think a disability won't happen to you, you might be surprised to learn that:

- Studies show that a 20-year-old worker has a 3-in-10 chance of becoming disabled before reaching retirement age.¹

Think about how our world has changed. Technological advances, like airbags for instance, protect you from death, and modern medicine can keep you alive. But that doesn't mean you'll be able to work on a full-time basis.

Then, too, a serious illness or injury can result in a heavy financial burden. A Harvard University report revealed that 62 percent of all personal bankruptcies filed in the U.S. in 2007 were due to an inability to pay for medical expenses.²

"How can disability insurance help?"

If you are sick or injured, disability insurance can help maintain your financial security by replacing a portion of your lost income--provided you are partially or totally disabled.

Long Term Disability insurance is important because you may not be eligible for Social Security disability payments--they are limited to individuals with disabilities expected to last at least 12 months or end in death. To qualify for these benefits, you must be unable to engage in any type of work, as defined by Social Security.

"How can I help protect my financial stability?"

Because disability insurance replaces a portion of your lost income when you are totally or partially disabled, it can help you pay your bills.

Peace of Mind from Prudential

Prudential's resources, financial strength, and stability allow us to honor long-term commitments which means that we'll be here when you and your family need us. We've been a top insurance provider for over 137 years.

Plus, we have caring professionals to provide your beneficiaries with the kind of customer support they want and deserve. Our Customer Service Representatives are well-trained, knowledgeable professionals who can quickly answer your family's questions.

By choosing the insurance protection from Prudential, you give yourself peace of mind, knowing you are providing for your loved ones.

For more information about Prudential Group Insurance, visit us online at:
www.prudential.com/gi.

¹ Social Security Administration, Disability Planner: Social Security Protection If You Become Disabled, 2013.

² The American Journal of Medicine, June 4, 2009

What are the advantages of group disability insurance?

- ✓ **It's easy.** There are no confusing quotes to sort through.
- ✓ **It's economical.** The cost of group insurance may be lower than insurance you could find on your own.



Read on to help select the amount of insurance that's right for you!

“How much disability insurance is provided to me?”

For Long Term Disability

All Non-Exempt (hourly) employees monthly Long Term Disability benefit is 60% of monthly pre-disability earnings, up to the maximum of \$8,750, less deductible sources of income. **Exempt (salaried) employees** monthly Long Term Disability benefit will be 60% of monthly pre-disability earnings, up to maximum of \$10,000, less deductible sources of income. The minimum monthly benefit is the greater of \$100 or 10% of gross monthly benefit. Deductible sources of income may include benefits from statutory plans, Social Security to you and your dependents, workers' compensation, unemployment income and other income.

^ 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 Department of Financial Services.

** Deductible sources of income may include benefits from statutory plans, Social Security for you and your dependents, workers' compensation, unemployment income and other income.

"When are disability benefits payable?"

For Long Term Disability

If you meet the definition of disability, your benefits will begin 180 days following an accidental injury or sickness. The benefit duration is up to your normal retirement age under the Social Security Act. However, if you become disabled at or after age 65 benefits are payable according to an age-based schedule. Refer to the Booklet-Certificate for details. Please see schedule below:

Maximum Benefit Period

Age When Disability Begins Maximum Benefit Period

Age 61 or under:	The later of age 65 or 42 Monthly benefit is payable.
Age 62:	The date the 42nd Monthly Benefit is payable.
Age 63:	The date the 36 th Monthly Benefit is payable.
Age 64:	The date the 30 th Monthly Benefit is payable.
Age 65:	The date the 24 th Monthly Benefit is payable.
Age 66:	The date the 21 st Monthly Benefit is payable.
Age 67:	The date the 18 th Monthly Benefit is payable.
Age 68:	The date the 15 th Monthly Benefit is payable.
Age 69 or older:	The date the 12 th Monthly Benefit is payable.

All Non-Exempt (hourly) employees are considered disabled when, because of injury or sickness, you are under the regular care of a doctor, you are unable to perform the material and substantial duties of your regular occupation and your disability results in a loss of income of at least 20%. After receiving benefits for 24 months, you are considered disabled when, due to the same sickness or injury, you are unable to perform the material and substantial duties of any gainful occupation for which you are reasonably fitted by education, training or experience, and disability results in a loss of income of a specified percentage determined by your plan. **Exempt (salaried) employees** are considered disabled when, because of injury or sickness, you are under the regular care of a doctor, you are unable to perform the material and substantial duties of your regular occupation and your disability results in a loss of income of at least 20%.

"What plan features does this insurance offer?"

You'll get the plan features mentioned below.

For Long Term Disability

LTD Zero Day Residual Provision--You can satisfy the elimination period without being totally disabled if you are unable to perform the material and substantial duties of your regular occupation due to sickness or injury, you are under the regular care of a doctor, and you have a 20% or more loss in earnings.

LTD Partial Disability Benefit--You can work while disabled and remain eligible for all or part of your disability benefits. You must have a 20% loss in earnings, and benefits may be reduced by part-time earnings.



**Read on to help select
the amount of insurance
that's right for you!**

LTD Return-to-Work Incentive--During the first 24 months of part-time work while disabled, you can receive full benefits as long as your combined income and disability benefits do not exceed your monthly indexed earnings.

For Long Term Disability Only

Worksite Modification--The Prudential Insurance Company of America may identify a worksite modification that is likely to help you remain at work or return to work. Your employer may be reimbursed for the cost of such modification. This provision may vary by state. See your plan booklet for details.

LTD Survivor Benefit--A survivor benefit is payable to your spouse or children in the event of your death and being disabled for at least 180 days and receiving or expected to receive LTD benefits. The survivor benefit is 3 times your gross disability payment and it is payable to your spouse or children under age 25.

Rehabilitation Program--Prudential may elect to offer and pay for a rehabilitation program. The rehabilitation program may include such services as vocational evaluation, job placement assistance, resume preparation, job-seeking skills training, and/or retraining for a new occupation. Your participation in this rehabilitation program is required and may affect payment of benefits.

Enhanced Rehabilitation Program--This program includes:

- **Enhanced Rehabilitation Benefit**--If you participate in a rehabilitation program approved by Prudential, you will receive an additional monthly benefit equal to a specified percentage of the monthly benefit payment for a specified period of time. This benefit will be reduced if it, together with the monthly LTD benefit, exceeds the maximum monthly benefit.
- **Spouse and Elder Care Benefit**--If you participate in a rehabilitation program approved by Prudential, and have a chronically ill or disabled spouse, or certain other family members who are chronically ill or disabled, you may receive an additional monthly benefit (for each eligible family member) to help cover the eligible spouse and elder care expenses for a specified period of time.
- **Day Care Benefit**--If you participate in a rehabilitation program approved by Prudential, you may receive an additional monthly benefit (for each eligible child) to help with day care expenses. This benefit is payable for a specified period of time.

NOTES

“Who can answer my questions?”

Here are the answers to some common questions regarding these insurance coverages. **For additional information**, contact your Human Resources Department or Benefits Administrator.

“Does this plan pay Optional Term Life benefits in addition to my basic plan?”

Yes, this plan pays in addition to any Basic Term Life Insurance coverage offered by your employer.

“When can I enroll for life insurance coverage?”

The easiest way to enroll and guarantee a certain level of coverage is to sign up when first eligible. If you enroll at any other time or for more than the guaranteed coverage amount, you will need to provide evidence of good health satisfactory to Prudential.

“Can I drop this life insurance coverage at any time?”

Yes, subject to your employer’s administrative policies.

“When will disability coverage go into effect?”

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of your coverage.

“Are any disabilities limited in coverage?”

Yes. Disabilities due to mental illness are limited to 24 months of benefits during your lifetime. Examples of mental illness include schizophrenia, depression, manic depressive or bipolar illness, anxiety, somatization, substance related disorders (including drug and alcohol abuse), and/or adjustment disorders. Disabilities due to mental illness have a combined limited pay period during your lifetime.

“Are any disabilities excluded from coverage?”

Yes. You are not covered for a disability caused by war or any act of war, an intentionally self-inflicted injury, active participation in a riot, and commission of a crime for which you have been convicted. Benefits are not payable for any period of incarceration as a result of a conviction.





LTD benefits will not be paid for a disability that begins within 12 months of your coverage effective date and is due to a pre-existing condition unless you were treatment free for n/a consecutive months after the coverage effective date. A pre-existing condition is an injury or sickness for which you received medical treatment, consultation, diagnostic measures, prescribed drugs or medicines, or for which you followed treatment recommendations during the 3 months prior to your effective date of coverage.

“Can I convert my disability coverage if I leave my present employment?”

LTD coverage cannot be converted.

"What is the difference between a primary and contingent beneficiary?"

Your primary beneficiary is the person you designate to receive your life insurance benefit when you die. You can name more than one primary beneficiary and assign a different percentage of your benefit to each, if you like. If you name a contingent beneficiary, that person will receive the life insurance benefit when you die only if all primary beneficiaries are not living at the time of your death. You can name more than one contingent beneficiary and assign different percentages to them, too.

"What if I want to change my beneficiary?"

Beneficiary Change Forms and related information may be obtained by contacting your Human Resources Department or Benefits Administrator.

"When is a medical exam required and who pays for it?"

A medical exam may be required if you elect more coverage than the guaranteed amount. We will pay the cost of any required medical exam when medical exams are conducted by an examiner who is chosen by Prudential.

"When will coverage go into effect?"

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of your coverage. If you apply for an amount that requires evidence of good health, you must be actively at work on the date of approval for the amount requiring evidence of good health. If your dependents are confined for medical treatment at home or elsewhere, their coverage will begin when confinement ends. Refer to the Booklet-Certificate for details.

"Can I increase my coverage in the future?"

Yes, you can increase your coverage up to your plan's maximum coverage amount. However, evidence of good health satisfactory to Prudential will be required as previously noted.

“How can I enroll?”

To enroll, simply complete the Enrollment Form. Then, return it as instructed. After the date your group insurance becomes effective, you will receive a Booklet-Certificate that details your plan provisions.

Implementation of the insurance plan(s) will depend upon having a specific percentage of all eligible employees enrolling in the plan(s). In the event the minimum participation level is not met, Prudential retains the right to re-evaluate the rates, require a re-enrollment, reduce the rate guarantee period, or terminate coverage.

Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. There is no administrative fee to accelerate death benefits. The accelerated amount is not discounted.

Accelerated Death Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered terminally ill. You may wish to seek professional tax advice before exercising this option.

All benefit features may not be available in all states.

Group Term Life, Accidental Death and Dismemberment and Disability coverages are issued by The Prudential Insurance Company of America, **a Prudential Financial Company**, 751 Broad Street, Newark, NJ 07102. Life Claims: 1-800-524-0542 and Disability Support: 1-800-842-1718. This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500. California COA #1179 NAIC # 68241.

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The Prudential Insurance Company of America

Employee General Information		Effective Date of Coverage (for office use only) / /		
Last Name	First Name	Middle Initial	Email	Phone
Address		City	State	Zip Code
Social Security Number - -	Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed		Date of Birth Month Day Year / /	
Date Employed Month Day Year / /	Your Annual Earnings \$ _____	Spouse Date of Birth Month Day Year / /	(For Prudential Use Only) Control # <u>51992</u>	

Basic Term Life and Accidental Death & Dismemberment (AD&D)

Dickinson College offers you Basic Term Life and AD&D Insurance coverages at no cost to you. You will automatically be enrolled in these plans.

Optional Term Life

You must be enrolled for Optional Term Life to elect coverage for your dependents. Spouse coverage cannot exceed 50% of your Optional Term Life coverage amount. Child(ren) coverage cannot exceed 50% of your Optional Term Life coverage amount.

Employee

Coverage amount chosen: \$ _____ Semi-Monthly Payroll Deduction: \$ _____

Spouse

Coverage amount chosen: \$ _____ Semi-Monthly Payroll Deduction: \$ _____

Children

Coverage amount chosen: \$ _____ Semi-Monthly Payroll Deduction: \$ _____

Total Semi-Monthly Payroll Deduction: \$ _____

Optional Accidental Death & Dismemberment (AD&D)

Employee

Coverage amount chosen: \$ _____ Semi-Monthly Payroll Deduction: \$ _____

Spouse

Coverage amount chosen: \$ _____ Semi-Monthly Payroll Deduction: \$ _____

Children

Coverage amount chosen: \$ _____ Semi-Monthly Payroll Deduction: \$ _____

Total Semi-Monthly Payroll Deduction: \$ _____

Long Term Disability

Dickinson College offers you Long Term Disability Insurance coverage at no cost to you. You will automatically be enrolled in this plan.

Accelerated Death Benefit Option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered terminally ill or chronically ill. You may wish to seek professional tax advice before exercising this option.

NOTICE TO CONSUMER: THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMAL ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. ALSO, THE BENEFITS PROVIDED BY THIS POLICY CANNOT BE COORDINATED WITH THE BENEFITS PROVIDED BY OTHER COVERAGE. PLEASE REVIEW THE BENEFITS PROVIDED BY THIS POLICY CAREFULLY TO AVOID A DUPLICATION OF COVERAGE.

Basic Life, Accidental Death & Dismemberment, Optional Term Life, Dependent Term Life, Long-Term Disability, Short-Term Disability Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Life Claims: 1-800-524-0542 and Disability Support 1-800-842-1718. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by Prudential, the terms of the Group Contract will govern. Contract provisions may vary by state. California COA #1179, NAIC#68241. Contract Series: 83500.
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751 Broad Street, Newark, New Jersey 07102
1-877-232-3619



Employee General Information			
Last Name	First Name	Middle Initial	Last 4 digits of Social Security No. XXX - XX - _____
_____	_____	_____	_____

Acceptance of Coverage

I am enrolling for coverage and I authorize my employer to deduct from my earnings until further notice my contributions for insurance under a contract issued by The Prudential Insurance Company of America. I understand that if I desire to increase the amount of my insurance or add dependent coverage hereafter, I may be required to furnish evidence of insurability for myself and/or my dependents. To the best of my knowledge and belief, I declare the statement above is true and understand it is the basis for determining the contribution for coverage. I also understand that for coverage to become effective, I must be actively at work during the enrollment period and on the effective date of the plan. If I apply for an amount that requires evidence of insurability satisfactory to The Prudential Insurance Company of America, I must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.

I have read and understand the terms and requirements of the fraud warnings included as part of this form.

Employee Signature: _____ Date (Month/Day/Year) ____ / ____ / ____

Employee General Information			
Last Name	First Name	Middle Initial	Last 4 digits of Social Security No. XXX - XX - _____
_____	_____	_____	_____

PENNSYLVANIA - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any material fact thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

If you have any questions, please see Human Resource Services for details.

