National Conference on Public Employee Retirement Systems
Public Employee Financial Protection Plan

NCPERS
Serving Public Pensions Since 1941

Guaranteed coverage for life's "what-if" moments

Explore coverage designed to support **you and your family** through every life stage.

Help protect what matters most with **guaranteed acceptance, no medical questions or exams, and coverage options for your family**. Enroll in Group Decreasing Term Life Insurance to gain access to supplemental Accident, Critical Illness, and Hospital Indemnity Insurance. Issued by **The Prudential Insurance Company of America**.

Group Decreasing Term Life

Life insurance designed to provide more coverage in your younger years, when financial obligations may be greater, with benefits that gradually decrease as you age. Your monthly rate will never increase.

Your coverage also includes:

- Accidental Death & Dismemberment (AD&D) coverage
- Coverage for your spouse/domestic partner and dependent children at no added cost
- The ability to continue coverage into retirement, if eligible
- Student Loan Protection for eligible members age 45 and under

Starting at $16/month

Accident Insurance

Provides financial support for extra expenses that can arise after an accident. Pays cash benefits for covered accident-related conditions and services, including fractures, hospital stays, and therapy services.

$9/month

Hospital Indemnity Insurance

Helps provide added financial support for covered hospital stays and services, including pregnancy, hospital admission and confinement, emergency room visits, urgent care, anesthesia, and ambulance services.

$19/month

Critical Illness Insurance

Provides lump-sum financial support following diagnosis of a covered critical illness, including cancer, Alzheimer's, stroke, heart attack, and more. Cash benefit is paid directly to you to help with medical and non-medical expenses.

From $4/month

Member + Family Coverage

$5,000		$10,000	
Age	Monthly Rate	Age	Monthly Rate
< 40	$4.00	< 40	$8.00
40-49	$8.00	40-49	$16.00
50-69	$15.00	50-69	$30.00
70+	$17.00	70+	$34.00

Enroll today!

- Guaranteed coverage
- Keep your coverage as long as you're actively at work
- Coverage available for your spouse/ domestic partner and dependent children

Learn more about your plan options or enroll online at **ncpers.memberbenefits.com.**

Activate your coverage online at **ncpers.memberbenefits.com**

For questions, contact:
Phone: 1-800-525-8056
Email: ncpers@memberbenefits.com
PO Box 17639, Jacksonville, FL 32245-7639

NCPERS is a non-profit organization that provides education and support to public employee retirement systems. NCPERS has no role in the administration of the life insurance program, and the benefits are guaranteed solely by the insurance carrier. NCPERS is compensated solely for the use of its name, service marks, and mailing lists.

Plan arranged and managed by Gallagher Benefit Services, Inc., the employee benefits division of Arthur J. Gallagher & Co. Gallagher receives compensation for the marketing and services it provides, which is discussed and disclosed annually with NCPERS.

Group Decreasing Term Life Insurance, Dependent Group Decreasing Term Life Insurance, and Accidental Death & Dismemberment Insurance coverages are 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.

Group Accident, Critical Illness, and Hospital Indemnity Insurance coverage are limited benefit policies issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's Accident, Critical Illness, and Hospital Indemnity Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and it does not provide reimbursement for such expenses. 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 The Prudential Insurance Company of America, the Group Contract will govern. In Washington, the controlling document is the Certificate, not the Contract. A more detailed description of the benefits, limitations, and exclusions applicable are contained in the Outline of Coverage provided at time of enrollment. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 114774 and 83500.

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

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

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

The plan is administered by Member Benefits and Gallagher Benefit Services, Inc. who are not affiliates of Prudential.

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