



▶ **HELP PROTECT WHAT MATTERS TO YOU**

NJEA wants to make it easy for you to help protect yourself against key financial risks, like an unexpected loss of income due to disability or unexpected out-of-pocket expenses related to an illness.

If you're a new NJEA member...

Having the coverage of both the NJEA Disability and Critical Illness Insurance plans helps ensure that you can pay for things like the rent, mortgage, child care, cellphone, college tuition, and retirement. You'll be pleased to know that coverage is issued by The Prudential Insurance Company of America (Prudential).

Consider these important facts:

- ▶ As a new NJEA member, you're just beginning to accrue sick leave—so ensuring that you receive an income if you're disabled is especially important.
- ▶ School employees are typically not covered by New Jersey State Disability.
- ▶ **Within the first 120 days** of NJEA membership, coverage is guaranteed—you can enroll without answering any health questions. (The plans' pre-existing condition exclusion will apply.)
- ▶ Pregnancy is a covered disability (subject to normal limitations and exclusions).
- ▶ These coverages can complement the health insurance you already have.
- ▶ Premiums are conveniently deducted from your paycheck.

If you're transferring from another New Jersey school district...

You can transfer the coverage you already have in the NJEA Endorsed Disability Program and sign up for our new Critical Illness Insurance without answering any health questions **if you act within 90 days**. Simply complete an Enrollment Form and return it in the enclosed business reply envelope.

For questions, please call Greg Longo, Account Executive, 732-918-2000, Ext. 31, or email glongo@educators-insurance.com.

