



▶ NEW HIRE BENEFITS WHEN YOU NEED THEM MOST, BECAUSE LIFE CAN BE UNPREDICTABLE.

Enroll for Life Insurance within 31 days of your hire date

As a new hire Metropolitan Government of Nashville and Davidson County is providing you with the opportunity to help financially protect your loved ones should anything happen to you, with Life Insurance coverage, issued by **The Prudential Insurance Company of America (Prudential)**.

Why is it important to enroll for Life Insurance coverage?

Life Insurance pays a benefit to your beneficiaries in the event that you pass away. Your loved ones can use this benefit as income replacement for expenses like rent or mortgage, child care, tuition, utilities and car payments to name a few. If you enroll for Life Insurance benefit within 31 days of your hire date, you may enroll up to \$200,000 of coverage without proof of good health.

Consider how Life and Insurance can help you protect your financial wellness:

- 1. **It may be more affordable than you think.** Because your employer’s plan offers group rates, Life Insurance may be more affordable than purchasing coverage on your own.
- 2. **You can depend on it.** Regardless of economic market conditions, the value of some insurance benefits from a trusted carrier like Prudential may remain steady and consistent.
- 3. **You can update your coverages as your life changes.** If you’re income has increased, you’ve gotten married, bought a home or had a child you may need to increase your coverages.
- 4. **It’s an important way to help ensure your family’s financial wellness.** If something were to happen to you, Life Insurance can help ensure that you leave the financial legacy you want. Also, it can help take care of final arrangements that could burden spouses, children, and others.
- 5. **It’s quick and easy to figure out how much coverage you may need.** Visit www.prudential.com/EZLifeNeeds.

Life insurance enrollment will be offered at your new employee orientation.



YOU SERVE METRO, WE SERVE YOU.

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▶ **Figure out how much coverage you may need.**



Use your smartphone camera to scan the code, and view the tool in real time.



Prudential
Bring Your Challenges®

NO PROOF OF GOOD HEALTH IS REQUIRED IF YOU ENROLL FOR LIFE INSURANCE BENEFIT WITHIN 31 DAYS OF YOUR HIRE DATE.

Life insurance enrollment will be offered at your new employee orientation.

Your employer is automatically providing you with:

Type of coverage	How much	Details
Basic Term Life Insurance	\$50,000	If you are age 65 or older, your amount of Basic Term Life and Basic AD&D insurance is 65% of the coverage amount.
Basic AD&D Insurance	\$50,000	

During enrollment, you can choose additional insurance for YOU:

Type of coverage	How much	Details
Supplemental Term Life Insurance	Increments of \$10,000, up to \$500,000	If you enroll for Supplemental Term Life Insurance benefit within 31 days of your hire date, you may enroll up to \$200,000 of coverage without proof of good health. Higher levels require proof of good health and may be elected at a future eligible change in status event or during annual enrollment.

During enrollment, you can choose insurance for your SPOUSE/DOMESTIC PARTNER:

Type of coverage	How much	Details
Spouse/Domestic Partner Supplemental Dependent Term Life	Increments of \$10,000, up to \$50,000	If you enroll for Supplemental Dependent Term Life Insurance benefit within 31 days of your hire date, you may enroll up to \$20,000 of coverage without proof of good health. Higher levels require proof of good health and may be elected at a future eligible change in status event or during annual enrollment.

During enrollment, you can choose insurance for your DEPENDENT CHILDREN:

Type of coverage	How much	Details
Child Supplemental Dependent Term Life	Coverage is available for all your children for \$5,000. The death benefit for children is from birth to age 24.	No Proof of good health satisfactory to Prudential is required.

This is your opportunity to help financially protect yourself and your loved ones from whatever life may bring.

Questions? Call 1-615-862-6700, M-F, 8am to 4:30pm CT.

Follow Prudential on:    

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.

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

Group 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.

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