

GENERAL PROVISIONS

DEFINITIONS.—As used in this Certificate, the following terms shall have the meanings set forth below:

“Active Work Requirement” means a requirement that a Member be actively at work, as normally required by the employer or as predetermined by the Member’s Public Employee Retirement Systems group, on the day the insurance coverage is to begin.

“Member” means an individual member of the Policyholder.

“Home Office” means the Home Office of the Insurance Company in the City of Newark, New Jersey, or any of the other Home or Head Offices of the Insurance Company.

“Qualified dependent” means only the unmarried child of a Member, or the wife, husband or Domestic Partner of a Member, excluding in any case:

- (a) a child less than fourteen days of age, or twenty-one or more years of age;
- (b) a legally separated spouse; and
- (c) a spouse, domestic partner or child on active duty in any military, naval or air force of any country.

Your Domestic Partner is a person of the same or opposite sex who:

- (a) you report in an affidavit of domestic partnership satisfactory to Prudential; and
- (b) is an unmarried adult over the age of 18; and
- (c) has lived with you for at least 6 consecutive months prior to the person's enrollment in the Program; and
- (d) has a serious and committed relationship with you; and
- (e) is not legally married nor a Domestic Partner to anyone else; and
- (f) is financially interdependent with you; and
- (g) is not otherwise a Qualified dependent under the Program.

Either a spouse or a Domestic Partner may be a Qualified dependent under the Program at any one time, but not both at the same time.

A Member's children shall include any step-children, legally adopted children, Domestic Partner's children and foster children, provided such children are dependent upon the Employee for support and maintenance.

Your Member Insurance under a Coverage will be delayed if you do not meet the Active Work Requirement on the day your insurance would otherwise begin. Instead, it will begin on the first day you meet the Active Work Requirement and the other requirements for the insurance. The same delay rule will apply to any change in your insurance that is subject to this section. If you do not meet the Active Work Requirement on the day that change would take effect, it will take effect on the first day you meet that requirement.

A change in an amount of insurance is not subject to this section.

The Member is insured, with respect to his qualified dependents, for Dependent Group Life Insurance under the Group Policy, subject to the condition that the Member must be insured for Member Group Life Insurance under the Group Policy and subject to the provisions of the following paragraph and to the Dependent Group Life Insurance provisions of the Group Policy.

In any instance when the qualified dependent is confined for medical care or treatment either in an institution or at home on the date a Member would otherwise become insured with respect to that dependent, the Dependent Group Life Insurance with respect to that dependent shall be deferred until final medical release from all such confinement.

Newborn Child Exception: This section does not apply to a child of yours if the child is born to you, becomes your Qualified Dependent when the child is 14 days old, and either:

- (1) is your first Qualified Dependent; or
- (2) becomes a Qualified Dependent while you are insured for Dependent Insurance under that Coverage for any other Qualified Dependent.

Also, this section does not apply to any age increase in the amount of insurance under the Dependent Term Life Coverage.

MEMBER GROUP LIFE AND GROUP ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE-

AMOUNT OF INSURANCE.—The amount of the Member's Group Life and Group Accidental Death and Dismemberment Insurance will be determined in accordance with the following table, except as provided below in the event of a change in classification.

TABLE

Classification	Amount of Insurance	
	Life Insurance	Accidental Death and Dismemberment Insurance
All Members according to Member's attained age, as follows:		
Less than age 25.....	\$225,000	\$100,000
Age 25 or more but less than age 30.....	170,000	100,000
Age 30 or more but less than age 40.....	100,000	100,000
Age 40 or more but less than age 45.....	65,000	100,000
Age 45 or more but less than age 50.....	40,000	100,000
Age 50 or more but less than age 55.....	30,000	100,000
Age 55 or more but less than age 60.....	18,000	100,000
Age 60 or more but less than age 65.....	12,000	100,000
Age 65 or more.....	7,500	7,500

Upon a change in a Member's classification under the above table by reason of his attainment of age 25, 30, 40, 45, 50, 55, 60 or 65, his amounts of insurance thereunder shall be automatically adjusted to conform to the new classification on the date of such change in classification. Any reduction or increase provided by this paragraph shall operate to reduce or increase the Member's Group Life Insurance whether or not such insurance is being extended pursuant to the provisions of the section "Extension of Death Benefit".

For the purposes of determining benefits under the Coverage, Amount of Insurance does not include any additional amount payable as shown below.

Additional Amount Payable for Loss of Life as a Result of an Accident in an Automobile While Using a Seat Belt: An amount equal to the lesser of:

- (1) 10% of the Amount of Insurance on the person; and
- (2) \$10,000.

Additional Amount Payable for Loss of Life as a Result of an Accident in an Automobile Using an Air Bag: An amount equal to the lesser of:

- (1) 10% of the Amount of Insurance on that person; and
- (2) \$10,000.

Additional Amount Payable for Tuition Reimbursement for a Dependent Spouse or Domestic Partner: An amount equal to the lesser of:

- (1) the actual tuition charged for the program;
- (2) 1% of your Amount of Insurance; and
- (3) \$2,500.

Additional Annual Amount Payable for Tuition Reimbursement for a Dependent Child: An amount equal to the lesser of:

- (1) the actual annual tuition, exclusive of room and board, charged by the School;
- (2) 1% of your Amount of Insurance; and
- (3) \$2,500.

This benefit is payable annually for up to four consecutive years, but not beyond the date the child reaches age 23.

If there is no Qualified Dependent child eligible for this benefit, a benefit of \$1,000 will be paid.

Additional Amount Payable for Return of Remains: An amount equal to the lesser of:

- (1) the amount of Return of Remain Expenses; and
- (2) \$2,500.

To Whom Payable: The benefits are payable to you with these exceptions:

- (1) Benefits for tuition reimbursement for your spouse or Domestic Partner payable on account of your Loss of life will be paid to:
 - (a) your spouse or Domestic Partner, if living; or
 - (b) your spouse's or Domestic Partner's estate.
- (2) Benefits for tuition reimbursement for your dependent children payable on account of your Loss of life will be paid to the person or institution appearing to Prudential to have assumed the main support of the children.
- (3) Benefits for any other of your Losses that are unpaid at your death or become payable on account of your death will be paid to your Beneficiary or Beneficiaries. (See Beneficiary Rules.)

DEPENDENT GROUP TERM LIFE INSURANCE—

AMOUNT OF INSURANCE—The amounts of Dependent Group Term Life Insurance will be determined in accordance with the following table, except as provided below in the event of a change in classification.

TABLE

Classification	Amount of Dependent Life Insurance**	
	Member's Spouse/Domestic Partner	Member's Children
All Dependents according to Member's attained age, as follows:		
Less than age 25.....	\$20,000	Age
Age 25 or more but less than age 30.....	20,000	14
Age 30 or more but less than age 40.....	20,000	days
Age 40 or more but less than age 45.....	18,000	but
Age 45 or more but less than age 50.....	15,000	less
Age 50 or more but less than age 55.....	10,000	than
Age 55 or more but less than age 60.....	7,000	21
Age 60 or more but less than age 65.....	5,000	years
Age 65 or more.....	4,000	\$4,000

Upon a change in a Member's classification under the above table by reason of his attainment of age 40, 45, 50, 55, 60 or 65, his Dependent's amounts of insurance thereunder shall be automatically adjusted to conform to the new classification on the date of such change in classification.

**In no event shall the amount of Dependent Group Term Life Insurance applicable to a qualified dependent, at any time, exceed 50% of the Member's Group Life Insurance under the Group Policy.

NOTE: Any increases in the Amount of Insurance shown in the above Tables will be effective for active members who are enrolled for the insurance and are making the required contributions on or after the effective date of the insurance.

BENEFICIARY FOR DEATH BENEFITS UNDER DEPENDENT GROUP TERM LIFE INSURANCE-
See the Section "Death Benefit" of the Dependent Group Life Insurance Provisions in this Certificate.

DEATH BENEFIT.—If the Member dies while insured for Group Life Insurance under the Group Policy, the amount of Group Life Insurance then in force on the life of the Member will be paid to the Beneficiary.

EXTENSION OF DEATH BENEFIT.—If the Member, while less than sixty years of age and on or after the date he becomes insured for Group Life Insurance under the Group Policy but prior to termination of his Group Life Insurance in accordance with the section "Termination of Insurance", becomes totally disabled as defined below, and if the Member dies within one year after discontinuance of premium payments for his Group Life Insurance and while remaining continuously so totally disabled, then upon due proof of such disability and death, the Insurance Company will pay under this "Extension of Death Benefit" the amount of the Member's Group Life Insurance, unless claim is otherwise established because the Member died within thirty-one days following termination of his Group Life Insurance.

For the purposes of this "Extension of Death Benefit", a Member will be considered totally disabled only while he satisfies both of these conditions: (1) he shall not be engaged in his or any other gainful occupation, and (2) he must be completely unable, due to sickness or bodily injury or both, to engage in any and every gainful occupation for which he is reasonably fitted by education, training or experience.

If the Member has become totally disabled under the conditions stated above and then furnishes, not later than one year after discontinuance of premium payments for his Group Life Insurance, written proof to the Insurance Company at the Home Office that such total disability existed continuously for a period of not less than nine months, the Member's Group Life Insurance will be extended during the further continuance of such disability until one year from the date such proof was received by the Insurance Company. The Member's Group Life Insurance will again be extended during the continuance of such total disability for successive periods of one year each, provided written proof of such continuance is submitted upon request by the Insurance Company to the Home Office within the respective three months' period immediately preceding the beginning of each such year. Such extensions shall be provided without regard to other provisions of the Group Policy for termination of insurance.

In the event of the death of the Member while insurance for the Member is being extended pursuant to the terms hereof, the Insurance Company will be liable under these provisions only if written notice of claim is given at the Home Office within one year from the date of death. Payment will be made to the person or persons entitled to receive the insurance, provided that any Beneficiary designation in an individual policy issued under the provisions of the "Conversion Privilege" will, if different from the designation for the Member's Group Life Insurance under the Group Policy, be considered notice of change of Beneficiary for any claim presented under this section.

The Insurance Company will have the right and opportunity to have physicians designated by it examine the person of the Member when and so often as it may reasonably require during disability, but not more often than once a year after the Member's Group Life Insurance has been extended for two full years.

If the Member has furnished proof of his total and continuous disability but nevertheless becomes engaged in his or any other gainful occupation, or becomes able to engage in any gainful occupation for which he is reasonably fitted by education, training or experience, or if the Member remains totally disabled but refuses to be examined as required above or fails to furnish within the time allowed proof of continuance of such total disability, all insurance on the Member under this "Extension of Death Benefit" will immediately terminate. The member will thereupon be entitled to rights and benefits under the "Conversion Privilege", together with insurance protection during the thirty-one day period allowed for conversion, as if he had then ceased to be a member of the classes eligible for Group Life Insurance, unless the Member again becomes a member of such eligible classes during such period and is again insured for Group Life Insurance under the Group Policy.

TERMINATION OF INSURANCE.—The Member's Group Life Insurance will automatically terminate on the date he ceases to be a member of the classes eligible for Group Insurance, as described in the following paragraph, or on the date the provisions of the Group Policy for Group Life Insurance terminate. Furthermore, if, as of any premium due date under the Group Policy the Member has failed to make any required contribution then due, his Group Life Insurance will automatically terminate on the last day of the thirty-one day period commencing on such premium due date unless he makes such contribution prior to such last day.

The Member shall cease to be included in the classes of Members eligible for Group Life Insurance at the end of a period for which a premium charge under the Group Policy has been made with respect to the Member if, at that time, he is not a Member of the Policyholder or is not within the classes eligible for Group Life Insurance under the Group Policy for any reason other than retirement under a public employee's retirement, pension or annuity and benefit system.

CONVERSION PRIVILEGE.—If the Member's Group Life Insurance ceases by reason of termination of membership in the classes eligible for such insurance the Member will be entitled to convert all or part of his amount of Group Life Insurance without evidence of insurability, to an individual policy of life insurance, provided written application and the first premium payment are made to the Insurance Company within thirty-one days from the date of such termination. The individual life insurance policy may be upon any of the forms then customarily being issued by the Insurance Company, except term insurance or any policy containing disability benefits, and the premium payable will be based upon the Insurance Company's rate applicable to the class of risk to which the Member belongs and to the age attained on the effective date of the individual policy.

If the provisions of the Group Policy for Group Life Insurance terminate or the Group Policy is amended so as to terminate the Group Life Insurance of any class of insured Members, each Member whose Group Life Insurance thereby ceases and who has been continuously insured for Group Life Insurance by the Insurance Company under said provisions of the Group Policy for at least five years immediately preceding such termination, will be entitled to convert his Group Life Insurance under the Group Policy to an individual policy under the same conditions as would apply if membership in the classes eligible for Group Life Insurance had then terminated, except that the amount of the individual policy may not exceed the lesser of:

(a) the amount of the Member's Group Life Insurance at termination thereof, reduced by the amount of any life insurance for which he is or becomes eligible under any group policy issued or reinstated by the Insurance Company or any other insurance carrier within thirty-one days after such termination; and

(b) \$2,000.

Any individual policy issued under the provisions of this section will take effect at the end of the thirty-one day period during which application for the policy may be made, and will be in place of all Group Life Insurance benefits under the Group Policy. Conversion of the insurance or payment of claim under the individual policy will not, however, preclude the establishment of rights under the section "Extension of Death Benefit", provided all the conditions of that section are

fulfilled within the required time and such rights are taken in exchange for all benefits and payments under the individual policy except for a refund of premiums.

INSURANCE PROTECTION DURING CONVERSION PERIOD.—If the Member is entitled by the terms of the Group Policy to convert all or part of his Group Life Insurance to an individual policy but dies within the thirty-one day period following termination of Group Life Insurance during which application for the individual policy may be made, the amount of his Group Life Insurance which might otherwise have been converted will be paid as a claim under the Group Policy, whether or not application for conversion has been made.

INSTALLMENT SETTLEMENT.—The Member may elect that the whole or part of the amount of his Group Life Insurance be made payable to the Beneficiary in equal monthly installments extending over a fixed period not to exceed ten years. An election by the Member and any, subsequent revocation of the election by the Member shall be made by proper written request to the Insurance Company. In the event of a change in Beneficiary, any, previous election by the Member shall be void. The first installment shall be payable upon receipt of due proof of the Member's death, and the amount of each installment will be computed so as to include interest at the effective rate of 2 3/4% per annum on the unpaid balance of the insurance. Such additional interest, if any, as may be authorized from time to time by the Board of Directors of the Insurance Company, will be paid annually to the Beneficiary.

At the death of the Beneficiary, the value of any installments remaining unpaid, discounted to the date of death of the Beneficiary at the effective rate of 2 3/4% per annum compound interest shall, unless otherwise requested by the Member during his life time and approved in writing by the Insurance Company, be paid without further accrual of interest in one sum to the estate of the Beneficiary.

An installment settlement shall not apply or be available to a corporation, partnership, association, institution, trustee, executor, administrator or any fiduciary, nor may an installment settlement be made to apply to any secondary or contingent beneficiary unless the Insurance Company consents thereto in writing. Moreover, an installment settlement shall not apply or be available if the amount of each installment to be made thereunder to a person would be less than \$20.00.

A mode of settlement other than that previously specified may be arranged during the lifetime of the Member if the Member and the Insurance Company mutually agree thereon. If, at the Member's death, no mode of settlement has been elected for any amount of his Group Life Insurance, the Beneficiary and the Insurance Company may, with respect to such amount, then mutually agree upon a mode of settlement, for the benefit of such Beneficiary, which is previously specified or which would have been available to the Member immediately prior to his death in accordance with the preceding sentence.

BENEFICIARY.—A Member's Beneficiary shall be the person designated by him on a form furnished by or satisfactory to the Insurance Company, to receive any amount of Group Life Insurance under the Group Policy becoming payable on account of the Member's death. The Member may, from time to time and without the consent of the Beneficiary, change the Beneficiary by filing written notice of the change with the Insurance Company on a form furnished by or satisfactory to the Insurance Company, whereupon an acknowledgment of the change will be furnished the Member for attachment to this Certificate. The new designation shall take effect on the date the notice was signed, whether or not the Member is living when the acknowledgment of the change is furnished, but such change shall not take effect if the Insurance Company shall have made any payment before acknowledgment of the change. When a new designation takes effect, any interest of any previous Beneficiary shall thereupon cease.

If more than one Beneficiary is designated and in such designation the Member has failed to specify their respective interests, the Beneficiaries will share equally. If any designated Beneficiary predeceases the Member, the interest of such Beneficiary will terminate and shall be shared equally by such of the Beneficiaries as survive the Member, unless the Member has made written request to the contrary in his Beneficiary designation. Any amount of Group Life Insurance for which there is no Beneficiary at the death of the Member will be payable to the estate of the Member, except that the Insurance Company may, at its option, pay such Insurance to any one or more of the following surviving relatives of the Member: wife, husband, mother, father, child or children, brothers or sisters.

If a Beneficiary is a minor or is otherwise incapable of giving a valid release for any payment due, the Insurance Company may, at its option, and until claim is made by the duly appointed guardian or committee of such Beneficiary, make payment of the amount payable to such Beneficiary at a rate not exceeding \$75.00 per month to any relative by blood or connection by marriage of such Beneficiary, or to any other person or institution appearing to it to have assumed the custody, and principal support of such Beneficiary, for the use and benefit of such Beneficiary. Payment so made by the Insurance Company shall fully discharge the liability, of the Insurance Company to the extent of the amount so paid.

ASSIGNABILITY AND BENEFICIARY PROVISIONS. The following assignments of insurance under the Group Policy are permitted, whether heretofore or hereafter made: gift assignments. An assignment may apply to any right, benefit or privilege of the Employee including, without limiting the generality of the foregoing, any right of the Employee to designate a Beneficiary or to convert to another policy. No responsibility for the validity or sufficiency of any assignment is assumed by the Insurance Company, and the Insurance Company shall not be considered to have knowledge of any assignment unless the original or a duplicate is filed with the Insurance Company through the Policyholder.

If, under insurance for which the Group Policy allows Beneficiary designations, any amount of insurance becomes payable on account of the death of an Employee and there is, as to such amount of insurance, at the Employee's death an assignment in effect but no Beneficiary designated by the assignee, such amount of insurance will be payable to the assignee, if living, otherwise to the estate of the assignee and not as otherwise provided in the beneficiary provisions of the Group Policy.

STATEMENTS.—All statements made by the Member are deemed representations and not warranties, and no statement made by the Member will be used in any contest of the Group Life Insurance under the Group Policy unless a copy of the instrument containing the statement is, or has been furnished, to the Member or to the Beneficiary. No statement made by the Member relating to his insurability will be used in contesting the validity of the Group Life Insurance under the Group Policy with respect to which such statement was made after such insurance has been in force prior to the contest for a period of two years during such Member's lifetime nor unless it is contained in a written statement signed by him.

Classes of Members to which this rider applies: All Members who have been covered under the Group Term Life Coverage for one year or more.

OPTION TO ACCELERATE PAYMENT OF DEATH BENEFITS

The following is added to the Member Term Life Coverage Provision:

Definitions

Terminally Ill Member: A Member whose life expectancy is 6 months or less

Terminal Illness Proceeds: The amount of Member Term Life Insurance that you may elect to place under this option. The Terminal Illness Proceeds are equal to 50% of the amount in force on your life on the date Prudential receives the proof that you are a Terminally Ill Member, but not more than \$112,500. However, the Terminal Illness Proceeds may be reduced if, within 6 months after the date Prudential receives such proof, a reduction on account of age would have applied to the amount of your Member Term Life Insurance. In that case, the amount of the Terminal Illness Proceeds may not exceed the amount of such Insurance after applying the reduction.

Option: If you become a Terminally Ill Member while insured under the Member Term Life Insurance provision or while your death benefit protection is being extended under the Member Term Life coverage provision, you may elect to have the Terminal Illness Proceeds placed under this option. That election is subject to the conditions set forth below.

Payment of Terminal Illness Proceeds: If you elect this option, Prudential will pay the Terminal Illness Proceeds you place under this option in one sum when it receives proof that you are a Terminally Ill Member.

If you do not want the Terminal Illness Proceeds in one sum, you may elect to have them paid in 6 equal monthly installments. The first monthly payment will be due when Prudential receives proof that you are a Terminally Ill Member. The other payments are due on the same day of each later month.

To Whom Payable: The benefits under this provision are payable to you.

Amount Due But Unpaid at Your Death: If you elect monthly installments and you die before all payments have been made, Prudential will pay your Beneficiary or Beneficiaries determined under the Beneficiary Rules in one sum. That sum will be the total of the payments that remain.

Conditions: Your right to be paid under this option is subject to these terms:

- (1) You must choose this option in writing in a form that satisfies Prudential.
- (2) You must furnish proof that satisfies Prudential that your life expectancy is 6 months or less, including certification by a Doctor.
- (3) Your Member Term Life Insurance must not be assigned.
- (4) Terminal Illness Proceeds will be made available to you on a voluntary basis only. Therefore:
 - (a) If you are required by law to use this option to meet the claims of creditors, whether in bankruptcy or otherwise, you are not eligible for this benefit.
 - (b) If you are required by a government agency to use this option in order to apply for, get or keep a government benefit or entitlement, you are not eligible for this benefit.

Effect on Insurance: This benefit is in lieu of the benefits that would have been paid on your death with respect to the Terminal Illness Proceeds. When you elect this option, the total amount of Member Term Life Insurance otherwise payable on your death, including any amount under an extended death benefit, will be reduced by the Terminal Illness Proceeds. Also, any amount you could otherwise have converted to an individual contract will be reduced by the Terminal Illness Proceeds.

DEPENDENT GROUP LIFE INSURANCE PROVISIONS

DEATH BENEFIT.—If a qualified dependent dies while Dependent Group Life Insurance under the Group Policy is in effect with respect to such dependent, the Insurance Company will upon receipt of due proof in writing of the death of such dependent, pay the amount of insurance applicable to such qualified dependent at time of death to the Member if living, otherwise to the estate of such dependent, except that if the Member predeceased the dependent, the Insurance Company may, at its option, make payment to any one or more of the following surviving relatives of such dependent: wife, husband, mother, father, child or children, brothers or sisters.

TERMINATION OF INSURANCE.—The Dependent Group Life Insurance with respect to each of the Member's qualified dependents will automatically terminate on the date (a) he ceases to be a member of the classes eligible for Dependent Group Life Insurance, as described below, (b) the dependent ceases to be a qualified dependent, (c) the Dependent Group Life Insurance provisions of the Group Policy terminate, or (d) the Member's Group Life Insurance under the Group Policy terminates. Furthermore, if, as of any premium due date under the Group Policy, the Member has failed to make any required contribution then due, the Dependent Group Life Insurance with respect to each of his qualified dependents will automatically terminate on the last day of the thirty-one day, period commencing on such premium due date, unless he makes such contribution prior to such last day.

The Member shall cease to be included in the classes of Members eligible for Dependent Group Life Insurance at the end of a period for which a premium charge under the Group Policy has been made with respect to the Member if, at that time, he is not a Member of the Policyholder or is not within the classes eligible for Dependent Group Life Insurance under the Group Policy for any reason other than retirement under a public employee's retirement, pension or annuity and benefit system.

CONVERSION PRIVILEGE OF SPOUSE OR DOMESTIC PARTNER.—If the Dependent Group Life Insurance with respect to the Member's spouse or Domestic Partner terminates for reasons other than those specified in the following paragraph and other than the Member's failure to make, when due, any required contribution for the insurance, such spouse or Domestic Partner will be entitled to convert all or part of such insurance, without evidence of insurability, to an individual policy of life insurance, provided written application and the first premium payment are made to the Insurance Company within thirty-one days from the date of such termination. The individual life insurance policy may be upon any of the forms then customarily being issued by the Insurance Company, except

term insurance or any policy containing disability benefits, and the premium payable will be based upon the Insurance Company's rate applicable to the class of risk to which such spouse or Domestic Partner belongs and to such spouse's or Domestic Partner's attained age on the effective date of the individual policy.

If the Dependent Group Life Insurance with respect to the Member's spouse or Domestic Partner terminates because the Dependent Group Life Insurance provisions of the Group Policy terminate or are amended so as to terminate the insurance of any class of insured Members, and the Member has been continuously insured for Dependent Group Life Insurance with respect to such spouse or Domestic Partner for at least five years immediately preceding termination of insurance, such spouse or Domestic Partner will be entitled to convert such insurance to an individual policy under the same conditions as would apply if the Member had ceased to be a member of the eligible classes, except that the amount of the individual policy may not exceed the lesser of:

(1) The amount for which the Member was insured with respect to such spouse or Domestic Partner at the termination of such insurance, reduced by any amount of group life insurance for which he may become eligible with respect to such spouse or Domestic Partner under any group policy (or rider) issued within thirty-one days after such termination, by the Insurance Company or any other insurance carrier, and

(2) 2,000.

Any individual policy issued under the provisions of this section will take effect at the end of the thirty-one day period during which application for the policy may be made, and will be in place of all benefits under the Dependent Group Life Insurance provisions of the Group Policy.

EXTENDED INSURANCE PROTECTION.—If, upon termination of insurance with respect to the Member's spouse or Domestic Partner, such spouse or Domestic Partner is entitled to convert all or part of such insurance to an individual policy but dies within the thirty-one day period following termination of insurance during which application for the individual policy may be made, the amount of insurance which might otherwise have been converted will be paid as a claim under the Group Policy whether or not application for conversion has been made.

If insurance with respect to the Member's dependent child terminates because the Member ceases to be a member of the eligible classes, and such child, while remaining a qualified dependent, dies within the thirty-one day period following termination of insurance and prior to any insurance again becoming effective with respect to such child under the Dependent Group Life Insurance provisions of the Group Policy, the Insurance Company, upon receipt of due proof in writing of such child's death, will pay the amount of insurance applicable to such child as if the insurance with respect to such child had remained in force to the date of death.

NO ASSIGNMENT.—The Dependent Group Life Insurance described in this Certificate is non-assignable.

STATEMENTS.—All statements made by the Member or a qualified dependent of the Member are deemed representations and not warranties, and no such statement will be used in any contest of the Dependent Group Life Insurance under the Group Policy unless a copy of the instrument containing the statement is, or has been furnished, to the Member or to the dependent with respect to whom such statement was made. No statement relating to a dependent's insurability made by the Member or such dependent will be used in contesting the validity of the Dependent Group Life Insurance under the Group Policy with respect to which such statement was made after such insurance has been in force prior to the contest for a period of two years during such dependent's lifetime nor unless it is contained in a written statement signed by the member or such dependent.

**MEMBER GROUP ACCIDENTAL DEATH AND DISMEMBERMENT
INSURANCE PROVISIONS**

**Covering Loss of Life, Sight or Limb by Accident
Occupational and Non-Occupational Coverage**

BENEFITS.—If the Member, while insured for Group Accidental Death and Dismemberment Insurance under the Group Policy, sustains bodily injuries and, within ninety days after such injuries are incurred, suffers the loss of life, sight or limb as a direct result of such injuries and independently of all other causes, the Insurance Company will, subject to the provisions hereinafter stated, pay in one sum to the Member if living, otherwise to the Beneficiary designated by the Member, the amount provided for such loss.

For Loss Of:

Life	}	The Amount of the Member's Group Accidental Death and Dismemberment Insurance.
Both Hands		
Both Feet		
Sight of Both Eyes		
One Hand and One Foot		
One Hand and Sight of One Eye		
One Foot and Sight of One Eye		

One Hand	}	One-Half the Amount of the Member's Group Accidental Death and Dismemberment Insurance.
One Foot		
Sight of One Eye		

Loss of hands and feet shall mean loss by severance at or above the wrist or ankle, and loss of sight shall mean total and irrecoverable loss of sight.

EXCLUSIONS AND REDUCTIONS.—The Group Accidental Death and Dismemberment Insurance does not cover any loss which results (a) from suicide or attempted suicide, whether the Member is sane or insane, or (b) directly or indirectly from bodily or mental infirmity or disease or medical or surgical treatment thereof, or (c) from any infection, other than a pyogenic infection occurring through and at the time of an accidental cut or wound, or (d) from war or any act of war ("war" means declared or undeclared war and includes resistance to armed aggression), or (e) from travel or other movement by means of, or descent from or with, any kind of moving aircraft aboard which the Member has any duties relating in any way to such aircraft or to its operation, equipment, passengers or crew or aboard which he is giving or receiving training for any such duties ("aircraft" includes rocket craft or any other vehicle, conveyance, or device designed for travel or other movement in or beyond the earth's atmosphere).

If the Member suffers more than one of the losses enumerated under the section "Benefits" as a result of the same accident, the total amount payable on account of such losses shall be limited to the amount of his Group Accidental Death and Dismemberment Insurance.

CLAIM.—All Group Accidental Death and Dismemberment Insurance benefits will be paid immediately upon receipt of written proof covering the occurrence, character and extent of the event for which claim is made.

The Insurance Company will have the right and opportunity to examine the person of the Member when and so often as it may reasonably require during the pendency of claim and, in case of death, to investigate the circumstances of death, to examine the body and, unless prohibited by law, to make an autopsy either before or after the burial.

BENEFICIARY.—A Member's Beneficiary shall be the person designated by him on a form furnished by or satisfactory to the Insurance Company, to receive any amount of Group Accidental Death and Dismemberment Insurance under the Group Policy becoming payable on account of the Member's death.

The Member may, from time to time and without the consent of the Beneficiary, change the Beneficiary by filing written notice of the change through the Policyholder on a form furnished by or satisfactory to the Insurance Company, whereupon an acknowledgment of the change will be furnished the Member for attachment to this Certificate. The new designation shall take effect on the date the notice was signed, whether or not the Member is living when the acknowledgment of the change is furnished, but such change shall not take effect if the Insurance Company shall have made any payment before acknowledgment of the change. When a new designation takes effect, any interest of any previous Beneficiary shall thereupon cease.

If more than one Beneficiary is designated and in such designation the Member has failed to specify their respective interests, the Beneficiaries will share equally. If any designated Beneficiary predeceases the Member, the interest of such Beneficiary will terminate and shall be shared equally by such of the Beneficiaries as survive the Member, unless the Member has made written request to the contrary in his Beneficiary designation. Any amount of Group Accidental Death and Dismemberment Insurance for which there is no Beneficiary at the death of the Member will be payable to the estate of the member, except that the Insurance Company may, at its option, pay such insurance to any one or more of the following surviving relatives of the Member: wife, husband, mother, father, child or children, brothers or sisters.

TERMINATION OF INSURANCE.—The Member's Group Accidental Death and Dismemberment Insurance will automatically terminate on the date he ceases to be a member of the classes eligible for Group Accidental Death and Dismemberment Insurance, as described below, or on the date the provisions of the Group Policy for Group Accidental Death and Dismemberment Insurance terminate. Furthermore, if, as of any premium due date under the Group Policy the Member has failed to make any required contribution then due, his Group Accidental Death and Dismemberment Insurance will automatically terminate on the last day of the thirty-one day period commencing on such premium due date unless he makes such contribution prior to such last day.

The Member shall cease to be included in the classes of Members eligible for Group Accidental Death and Dismemberment Insurance at the end of a period for which a premium charge under the Group Policy has been made with respect to the member if, at that time, he is not a member of the Policyholder or is not within the classes eligible for Group Accidental Death and Dismemberment Insurance under the Group Policy for any reason other than retirement under a public employee's retirement, pension or annuity and benefit system.

NO ASSIGNMENT.—The Group Accidental Death and Dismemberment Insurance is non-assignable.

STATEMENTS.—All statements made by the Member are deemed representations and not warranties, and no statement made by the Member will be used in any contest of Group Accidental Death and Dismemberment Insurance under the Group Policy unless a copy of the instrument containing the statement is, or has been furnished, to the Member or to the Beneficiary. No statement made by the Member relating to his insurability will be used in contesting the validity of the Group Accidental Death and Dismemberment Insurance under the Group Policy with respect to which such statement was made after such insurance has been in force prior to the contest for a period of two years during such Member's lifetime nor unless it is contained in a written statement signed by him.

Additional Benefits under Member Accidental Death and Dismemberment Coverage

FOR YOU ONLY

An additional benefit may be payable for a Loss for which a benefit is payable under the other terms of this Coverage or would be payable except for the Limitations of those terms. Any such benefit is payable in addition to any other benefit payable under this Coverage. The additional amount payable for each additional benefit is shown in the Schedule of Benefits. Any additional conditions that apply to an additional benefit are shown below. An additional benefit is payable only if those conditions are met.

(1) **Additional Benefit for Loss of Life as a Result of an Accident in an Automobile While Using a Seat Belt:**

This additional benefit for your Loss of life only applies if this test is met.

You sustain an accidental bodily Injury resulting in the Loss while:

- (a) you are a driver or passenger in an Automobile;
- (b) you are wearing a Seat Belt in the manner prescribed by the vehicle's manufacturer; and
- (c) the actual use of a Seat Belt at the time of the Injury is verified in an official report of the accident, or is certified in writing by the investigating official(s).

Losses Not Covered under this Additional Benefit: A Loss is not covered under this additional benefit if it results from:

- (a) driving or riding in any Automobile used in a race or a speed or endurance test, for acrobatic or stunt driving, or for any illegal purpose; or
- (b) an Injury caused, wholly or partly, by riding in an Automobile being operated by another person while that person is legally intoxicated or under the influence of a narcotic.

(2) **Additional Benefit for Loss of Life as a Result of an Accident in an Automobile While Using an Air Bag:**

This additional benefit for your Loss of life only applies if this test is met.

You sustain an accidental bodily Injury resulting in the Loss while:

- (a) you are a driver or passenger in an Automobile;
- (b) you are wearing a Seat Belt in the manner prescribed by the vehicle's manufacturer;
- (c) the actual use of a Seat Belt at the time of the Injury is verified in an official report of the accident, or is certified in writing by the investigating official(s);

- (d) the Automobile is equipped with a factory-installed Air Bag; and
- (e) a properly functioning Air Bag was deployed for the seat that you occupied.

Losses Not Covered under this Additional Benefit: A Loss is not covered under this additional benefit if it results from:

- (a) driving or riding in any Automobile used in a race or a speed or endurance test, for acrobatic or stunt driving, or for any illegal purpose; or
- (b) an Injury caused, wholly or partly, by riding in an Automobile being operated by another person while that person is legally intoxicated or under the influence of a narcotic.

(3) Additional Benefit for Tuition Reimbursement for Your Dependent Spouse or Domestic Partner:

This additional benefit for tuition reimbursement for your dependent spouse or Domestic Partner only applies if you suffer a Loss of life.

This additional benefit is payable for the person who:

- (a) is your spouse or Domestic Partner on the date of your death; and
- (b) enrolls in any professional or trades program within 30 months after the date of your death for the purposes of obtaining an independent source of support or enriching that spouse's or Domestic Partner's ability to earn a living. Proof of enrollment must be given to Prudential.

(4) Additional Benefit for Tuition Reimbursement for Your Dependent Child:

This additional benefit for tuition reimbursement for your dependent child only applies if you suffer a Loss of life.

This additional benefit is payable for each dependent child less than age 23 who is:

- (a) your child who wholly depends on you for support and maintenance on the date of your death; and
- (b) enrolled as a full-time student in a School on the date of your death; or
- (c) in the 12th grade on the date of your death and becomes a full-time student in a School within 365 days after that date.

Proof of enrollment must be given to Prudential.

(5) Additional Benefit for Return of Remains:

This additional benefit for return of remains only applies if you suffer a Loss of life and such Loss occurs outside a 150 mile radius of your home. It is payable for Return of Remains Expenses incurred to return your body home to the United States or Canada.

Definitions under Member Accidental Death and Dismemberment Coverage

FOR YOU ONLY

Some of the terms used in the Coverage:

Air Bag: An inflatable safety device that: (1) meets published federal safety standards; (2) is installed by the Automobile's manufacturer; and (3) is not altered after that installation.

Automobile: A validly registered:

- (1) vehicle that may be legally driven with the standard issue class of motor vehicle driver's license and no additional class of license is necessary to operate this vehicle; or
- (2) four wheel, two axle private passenger motor vehicle.

But Automobile does not include: (1) a motor vehicle intended for off-road use; or (2) a motor vehicle being used without the owner's permission.

Return of Remains Expenses: Expenses for: (1) embalming; (2) cremation; (3) a coffin; and (4) transportation of the remains.

School: An institution of higher learning. The term includes, but is not limited to, a university, college or trade school.

Seat Belt: Any passive restraint device for an adult that meets published federal safety standards, is installed by the Automobile's manufacturer and is not altered after that installation.
