



Prudential



SUMMARY OF BENEFITS

Green Diamond Resource Company

All Full Time Active Employees

This is a summary of benefits and does not include all plan provisions, exclusions, and limitations. If there is a discrepancy between this document and the group contract issued by **The Prudential Insurance Company of America**, the terms of the group contract will govern.

Short Term Disability ⁴ - 100% Employer Paid Administered by Prudential on your Employer's behalf	
<p>Weekly Benefit (Paid by Employer): 100% of your weekly pre-disability earnings for the first 6 weeks, then reduces to 60%, less deductible sources of income</p>	<ul style="list-style-type: none"> • Benefit Start Date: The 8th day following a non-occupational accident or on the 8th day following a non-occupational sickness <ul style="list-style-type: none"> • Benefit Duration: 26 Weeks • Maximum Amount: For the first 6 weeks it is 100% of your pre-disability earnings with no maximum; After the first 6 weeks the benefit maximum is \$2,300.

⁴ For information on limitations and exclusions, please refer to your Booklet-Certificate. Elections made outside of approved enrollment events may require proof of good health. Applicants previously declined coverage must also provide proof of good health.

Benefits, exclusions and provisions may vary by state. Refer to the plan booklet for details.

For your coverage to become effective, you must be actively at work on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability.

*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.

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

This type of plan is NOT considered "minimum essential coverage" under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS

North Carolina residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

Group Basic Term Life, Group Basic Accidental Death & Dismemberment, Group Dependent Term Life, Group Optional Term Life, Group Optional Dependent Term Life, Group Optional Accidental Death & Dismemberment, Short Term Disability and Group Long Term Disability coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500

Group Short Term Disability/Long Term Disability coverage is administered by The Prudential Insurance Company of America, a Prudential Financial Company, Newark, NJ. Your employer will inform you of the plan details, including any exclusions, limitations and restrictions which may apply

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