

## Rate Sheet

Green Diamond Resource Company

All Employees

Rate Effective Date: 01/01/2022

Issued by The Prudential Insurance Company of America

### Optional Term Life and Optional Dependent Term Life\* with Matching Optional Accidental Death & Dismemberment

**Employee:** 1-3x times your annual earnings up to a maximum of \$500,000.<sup>1</sup>

**Spouse:** 25% of your Basic Term Life Coverage to a maximum of \$125,000<sup>1</sup>

**Children:** \$5,000, not to exceed 50% of your Optional Term Life Coverage.<sup>3</sup>

Age	Employee Rate per \$1,000	Spouse Rate per \$1,000 <sup>2</sup>
Under 25	\$0.138	\$0.110
25-29	\$0.153	\$0.120
30-34	\$0.185	\$0.140
35-39	\$0.201	\$0.150
40-44	\$0.216	\$0.160
45-49	\$0.294	\$0.220
50-54	\$0.419	\$0.300
55-59	\$0.730	\$0.510
60-64	\$1.088	\$0.750
65-69	\$2.038	\$1.390
70+	\$3.268	\$2.210
Children <sup>3</sup>	\$0.083 per \$1,000	

How to Calculate:	
1. Select the desired amount of coverage.	= \$
2. Divide amount in Step 1 by \$1,000.	= \$
3. Locate your age on the Rate Sheet and note the monthly rate per \$1,000	= \$
4. Multiply the amount in Step 2 by the amount in Step 3 to obtain your total Monthly cost.	= \$

<sup>1</sup> Elections made outside of approved enrollment events and elections exceeding the guaranteed issue amount may require proof of good health. Employees or dependents previously declined coverage must also provide proof of good health.

<sup>2</sup> Spouse rate is based on Spouse age.

<sup>3</sup> One premium rate covers all eligible children

**\*This is Optional Coverage and the entire cost of coverage is employee paid.**

Implementation of the insurance plan(s) will depend on having a specific percentage of all eligible employees enrolling in the plan(s). If this percentage of enrollment level is not met, these coverage(s) may not be effective. Rates may change if plan experience requires a change for all insureds.

*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.

**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.**

**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 State Department of Financial Services.**

**This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.**

**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 Insurance 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

© 2021 Prudential Financial, Inc. and its related entities.

Prudential, the Prudential logo, and the Rock symbol are service marks of Prudential Financial, Inc., and its related entities, registered in many jurisdictions worldwide.