



Life and Accidental Death & Dismemberment (AD&D) Insurance product descriptions

Describe how life and AD&D insurance works.

➔ Optional Life Insurance

Optional Life Insurance is a voluntary benefit that provides greater financial protection in addition to basic life insurance coverage. It provides a tax-free cash benefit to the designated beneficiary(ies) upon the death of the insured.

Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death & Dismemberment (AD&D) Insurance is an affordable voluntary benefit that provides coverage for loss of life or serious injury due to a covered accident. Benefit proceeds are paid to the designated beneficiary(ies) if the insured's death results from an accident. In the event of a serious injury, a percentage of the coverage amount, based on loss, will be paid to the insured.



Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

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