

VIRGINIA STATE BAR

MEMBER INSURANCE PLANS

Endorsed by Virginia State Bar



Raise the bar

WITH FASTER ACCESS TO UP TO \$1 MILLION OF LIFE INSURANCE COVERAGE!

TERM LIFE PLAN FEATURES

- ✓ **Affordable group rates** that haven't increased since 1991
- ✓ **Up to \$1 million of Member Term Life coverage** with a simple application
- ✓ **Coverage is yours to keep** even if you change jobs, as long as you remain a member
- ✓ **Life coverage** is also available for your spouse or domestic partner. You may request coverage up to \$1,000,000. You may also insure your eligible dependent children under age 26 up to \$10,000

AFFORDABLE TERM LIFE INSURANCE RATES

Monthly rates per \$50,000 of Term Life insurance*		
Attained Age	Male Non-Smoker	Female Non-Smoker
Under 30	\$1.54	\$1.33
30-34	\$2.17	\$1.92
35-39	\$3.46	\$3.04
40-44	\$5.00	\$4.42
45-49	\$7.58	\$6.67
50-54	\$11.71	\$10.33
55-59	\$17.04	\$15.00
60-64	\$38.63	\$34.00

Reliable coverage endorsed by Virginia State Bar (VSB) and issued by **The Prudential Insurance Company of America**.

* Rates for coverage amounts greater than \$299,000 are discounted approximately 4% and all rates are based on your age at the time of your approval; they will increase as you enter higher age bands. Rates shown are for non-smokers. Please contact the Plan Agent or visit vsbterm.life.memberenroll.com for rates if you smoke or otherwise use tobacco products. When you reach age 65, coverage is reduced to 50% of your original amount. At age 70, your coverage is reduced another 50% of the amount in force at age 69. Coverage terminates at age 75. Spouse coverage cannot exceed member's coverage amount. Coverage for eligible Dependent Child(ren), live birth to age 26: \$10,000. Coverage cost is \$1.00 per month.

ADDITIONAL PLANS THAT HELP YOU RAISE THE BAR FOR YOU AND YOUR FAMILY

LONG TERM DISABILITY (LTD) INSURANCE

LTD coverage can help protect your income if you're unable to work due to injury or illness, with monthly benefits that help pay for whatever you need while you get back on track.

- ✓ **Up to \$10,000 in monthly benefits** available
- ✓ **Affordable** group rates

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Coverage offers a lump-sum cash benefit for a death or injury due to an accident. Acceptance is guaranteed!

CRITICAL ILLNESS INSURANCE

Helps pay for out-of-pocket medical and non-medical expenses to alleviate some of the financial strain if you become seriously ill. Acceptance is guaranteed!



Proudly endorsed by the
Virginia State Bar

APPLY NOW!

Visit vsb.memberenroll.com for more information or to enroll.

Questions? Please call Debbie Stocks, Virginia State Bar Members' Insurance Center, at 804-565-3540

Additional Facts

Eligibility—All Virginia State Bar members under the age of 65 are eligible to apply for VSB Member Term Life coverage. Covered members may also apply to insure their spouses under age 65. (Spouse coverage may not exceed the member's coverage amount or \$500,000.) All coverage is subject to Prudential's approval of satisfactory evidence of insurability.

Evidence of Insurability—Some members will apply for coverage without the need for medical exams or tests. Depending on the amount of coverage applied for, and the medical history disclosed in the application, it may be necessary for Prudential to obtain an attending physician's statement or a paramed's.

Other Provisions

When the life insurance terminates—A member's life insurance may be continued until the terminating age of 75. Earlier termination will occur: (a) at such time as the participant is neither a member of the Virginia State Bar, (b) if the Group Policy terminates, or (c) if the member withdraws from the Plan by so electing or by failure to pay the required premiums. Dependent Spouse Coverage and Dependent Child Coverage under your VSB Member Term Life coverage will terminate under any of the following conditions: Your VSB Term Life Insurance Plan coverage terminates for the covered member; the child no longer qualifies as an eligible dependent; or the VSB Term Life Insurance Plan itself is terminated. If the member is deceased, the Dependent Child Coverage may be continued with Spouse Life Insurance, provided that the Spouse coverage is in effect at the time of the member's death, subject to the same termination provisions shown above.

The Plan Agent is Virginia State Bar Members' Insurance Center,
9954 Mayland Drive, Suite 2200, Richmond, VA 23233.

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.

Virginia State Bar Member 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. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. Contract Series: 83500