



Rate Sheet

Centric Consulting

All Active Full Time And Part Time Employees (including W2 Temporary Employees) working 25 hours or more

Issued by The Prudential Insurance Company of America (Prudential)

Effective: 01/01/2026

Cost of Optional Term Life Insurance for you

Coverage is available for 1 to 5 times your covered annual earnings, up to \$500,000. Refer to Optional Term Life section for evidence of insurability details. Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule. Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.

Employee's Age	Employee's Rate
Under 20	\$0.03
20 - 24	\$0.05
25 - 29	\$0.05
30 - 34	\$0.05
35 - 39	\$0.06
40 - 44	\$0.09
45 - 49	\$0.14
50 - 54	\$0.22
55 - 59	\$0.36
60 - 64	\$0.55
65 - 69	\$0.93
70 - 74	\$1.89
75 - 100	\$3.81

How to calculate your total Optional Term Life Monthly cost

Step 1	Enter the amount of Employee coverage you wish to purchase.	=\$
Step 2	Divide the coverage amounts by 1,000.	=\$
Step 3	Multiply the dollar amounts in Step 2 by the cost of coverage per \$1,000 of coverage, according to your age, that you'll find in the chart above. This gives you the monthly cost of insurance.	=\$

Spouse/ Domestic Partner - Optional Dependent Term Life Monthly cost per coverage amount

Coverage is available on your spouse/domestic partner in increments of \$10,000 to a maximum of \$250,000. **Please Note:** The Optional Dependent Term Life coverage amount on your spouse/domestic partner cannot exceed 50% of your Optional Term Life coverage amount. Refer to the Optional Dependent Term Life section for evidence of insurability details. Initial rates based on age as of effective date of your coverage. Rates will change based on the following age schedule.

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000
Age												
Under 20	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50	\$1.80	\$2.10	\$2.40	\$2.70	\$3.00	\$3.30	\$3.60
20 - 24	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00	\$5.50	\$6.00
25 - 29	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00	\$5.50	\$6.00
30 - 34	\$0.50	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00	\$5.50	\$6.00
35 - 39	\$0.60	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	\$5.40	\$6.00	\$6.60	\$7.20
40 - 44	\$0.90	\$1.80	\$2.70	\$3.60	\$4.50	\$5.40	\$6.30	\$7.20	\$8.10	\$9.00	\$9.90	\$10.80
45 - 49	\$1.40	\$2.80	\$4.20	\$5.60	\$7.00	\$8.40	\$9.80	\$11.20	\$12.60	\$14.00	\$15.40	\$16.80
50 - 54	\$2.20	\$4.40	\$6.60	\$8.80	\$11.00	\$13.20	\$15.40	\$17.60	\$19.80	\$22.00	\$24.20	\$26.40
55 - 59	\$3.60	\$7.20	\$10.80	\$14.40	\$18.00	\$21.60	\$25.20	\$28.80	\$32.40	\$36.00	\$39.60	\$43.20
60 - 64	\$5.50	\$11.00	\$16.50	\$22.00	\$27.50	\$33.00	\$38.50	\$44.00	\$49.50	\$55.00	\$60.50	\$66.00
65 - 69	\$9.30	\$18.60	\$27.90	\$37.20	\$46.50	\$55.80	\$65.10	\$74.40	\$83.70	\$93.00	\$102.30	\$111.60
70 - 74	\$18.90	\$37.80	\$56.70	\$75.60	\$94.50	\$113.40	\$132.30	\$151.20	\$170.10	\$189.00	\$207.90	\$226.80
75-100	\$38.10	\$76.20	\$114.30	\$152.40	\$190.50	\$228.60	\$266.70	\$304.80	\$342.90	\$381.00	\$419.10	\$457.20

	\$130,000	\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000
Age												
Under 20	\$3.90	\$4.20	\$4.50	\$4.80	\$5.10	\$5.40	\$5.70	\$6.00	\$6.30	\$6.60	\$6.90	\$7.20
20 - 24	\$6.50	\$7.00	\$7.50	\$8.00	\$8.50	\$9.00	\$9.50	\$10.00	\$10.50	\$11.00	\$11.50	\$12.00
25 - 29	\$6.50	\$7.00	\$7.50	\$8.00	\$8.50	\$9.00	\$9.50	\$10.00	\$10.50	\$11.00	\$11.50	\$12.00
30 - 34	\$6.50	\$7.00	\$7.50	\$8.00	\$8.50	\$9.00	\$9.50	\$10.00	\$10.50	\$11.00	\$11.50	\$12.00
35 - 39	\$7.80	\$8.40	\$9.00	\$9.60	\$10.20	\$10.80	\$11.40	\$12.00	\$12.60	\$13.20	\$13.80	\$14.40
40 - 44	\$11.70	\$12.60	\$13.50	\$14.40	\$15.30	\$16.20	\$17.10	\$18.00	\$18.90	\$19.80	\$20.70	\$21.60
45 - 49	\$18.20	\$19.60	\$21.00	\$22.40	\$23.80	\$25.20	\$26.60	\$28.00	\$29.40	\$30.80	\$32.20	\$33.60
50 - 54	\$28.60	\$30.80	\$33.00	\$35.20	\$37.40	\$39.60	\$41.80	\$44.00	\$46.20	\$48.40	\$50.60	\$52.80
55 - 59	\$46.80	\$50.40	\$54.00	\$57.60	\$61.20	\$64.80	\$68.40	\$72.00	\$75.60	\$79.20	\$82.80	\$86.40
60 - 64	\$71.50	\$77.00	\$82.50	\$88.00	\$93.50	\$99.00	\$104.50	\$110.00	\$115.50	\$121.00	\$126.50	\$132.00
65 - 69	\$120.90	\$130.20	\$139.50	\$148.80	\$158.10	\$167.40	\$176.70	\$186.00	\$195.30	\$204.60	\$213.90	\$223.20
70 - 74	\$245.70	\$264.60	\$283.50	\$302.40	\$321.30	\$340.20	\$359.10	\$378.00	\$396.90	\$415.80	\$434.70	\$453.60
75-100	\$495.30	\$533.40	\$571.50	\$609.60	\$647.70	\$685.80	\$723.90	\$762.00	\$800.10	\$838.20	\$876.30	\$914.40

	\$250,000											
Age												
Under 20	\$7.50											
20 - 24	\$12.50											
25 - 29	\$12.50											
30 - 34	\$12.50											
35 - 39	\$15.00											
40 - 44	\$22.50											
45 - 49	\$35.00											
50 - 54	\$55.00											
55 - 59	\$90.00											
60 - 64	\$137.50											
65 - 69	\$232.50											
70 - 74	\$472.50											
75-100	\$952.50											

Rates may change as the insured enters a higher age category. Also, rates may change if plan experience requires a change for all insureds. Spouse/ Domestic Partner rate is based on Employee's age.

Children - Optional Dependent Term Life Monthly cost

One premium rate covers all eligible children
Coverage is available on your children for \$10,000.

\$2.50

Cost of Optional AD&D Insurance for you

Coverage is available for 1 times to 5 times your covered annual earnings to \$500,000. Refer to the Optional Term Life section for evidence of insurability details. Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.

Insured	Monthly Cost of Insurance (rates per \$1,000 of coverage)
Employee	\$0.015

“How much does Optional Accidental Death & Dismemberment cost?”

The following steps will show you how to calculate the cost of insurance.

Step 1	Enter the amount of coverage you wish to purchase.	= \$
Step 2	Divide the coverage amounts by \$1,000.	= \$
Step 3	Multiply the dollar amount in Step 2 by the rate indicated above. This gives you the monthly cost of insurance.	= \$

Spouse/ Domestic Partner Optional Accidental Death & Dismemberment Monthly cost per coverage amount

Coverage is available in increments of \$10,000 to a maximum coverage amount of \$250,000. Please Note: The Optional Accidental Death & Dismemberment coverage amount cannot exceed 100% of your Optional Term Life coverage amount.

\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000
\$0.17	\$0.34	\$0.51	\$0.68	\$0.85	\$1.02	\$1.19	\$1.36	\$1.53	\$1.70	\$1.87	\$2.04	\$2.21
\$140,000	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	
\$2.38	\$2.55	\$2.72	\$2.89	\$3.06	\$3.23	\$3.40	\$3.57	\$3.74	\$3.91	\$4.08	\$4.25	

Child(ren) Optional Accidental Death & Dismemberment Monthly cost per coverage amount

Coverage is available on your children for \$10,000.

\$0.17

Short Term Disability - Employee Monthly cost per coverage amount

Use the chart below to find the cost of Short Term Disability insurance. If your salary is not noted, follow the steps below. Your maximum weekly benefit amount is up to \$1,500. All salaries of \$130,000 and above have a monthly cost of \$30.75.

Annual Income	Weekly Benefit	STD Cost	Annual Income	Weekly Benefit	STD Cost
\$12,000.00	\$138.46	\$2.84	\$70,000.00	\$807.69	\$16.56
\$13,000.00	\$150.00	\$3.08	\$75,000.00	\$865.38	\$17.74
\$14,000.00	\$161.54	\$3.31	\$80,000.00	\$923.08	\$18.92
\$15,000.00	\$173.08	\$3.55	\$85,000.00	\$980.77	\$20.11
\$20,000.00	\$230.77	\$4.73	\$90,000.00	\$1,038.46	\$21.29
\$25,000.00	\$288.46	\$5.91	\$95,000.00	\$1,096.15	\$22.47
\$30,000.00	\$346.15	\$7.10	\$100,000.00	\$1,153.85	\$23.65
\$35,000.00	\$403.85	\$8.28	\$105,000.00	\$1,211.54	\$24.84
\$40,000.00	\$461.54	\$9.46	\$110,000.00	\$1,269.23	\$26.02
\$45,000.00	\$519.23	\$10.64	\$115,000.00	\$1,326.92	\$27.20
\$50,000.00	\$576.92	\$11.83	\$120,000.00	\$1,384.62	\$28.38
\$55,000.00	\$634.62	\$13.01	\$125,000.00	\$1,442.31	\$29.57
\$60,000.00	\$692.31	\$14.19	\$130,000.00	\$1,500.00	\$30.75
\$65,000.00	\$750.00	\$15.38			

Rates may change if plan experience requires a change for all insureds.

How to calculate your total STD Monthly cost

Step 1	Indicate your weekly earnings.	= \$
Step 2	Multiply your weekly earnings by 60%	= \$
Step 3	If the amount in Step 2 is greater than \$1,500, indicate \$1,500. Otherwise, indicate the amount from Step 2.	= \$
Step 4	Multiply the amount in Step 3 by the rate of \$0.0205 to obtain your total STD monthly cost.	= \$

Long Term Disability - Employee Monthly cost per coverage amount

Use the chart below to find the cost of Long Term Disability insurance. If your salary is not noted, follow the steps below. Your maximum monthly benefit amount is up to \$8,000. All salaries of \$160,000 and above have a monthly cost of \$36.00.

Annual Income	Monthly Benefit	LTD Cost	Annual Income	Monthly Benefit	LTD Cost
\$12,000.00	\$600.00	\$2.70	\$85,000.00	\$4,250.00	\$19.13
\$13,000.00	\$650.00	\$2.92	\$90,000.00	\$4,500.00	\$20.25
\$14,000.00	\$700.00	\$3.15	\$95,000.00	\$4,750.00	\$21.38
\$15,000.00	\$750.00	\$3.38	\$100,000.00	\$5,000.00	\$22.50
\$20,000.00	\$1,000.00	\$4.50	\$105,000.00	\$5,250.00	\$23.63
\$25,000.00	\$1,250.00	\$5.62	\$110,000.00	\$5,500.00	\$24.75
\$30,000.00	\$1,500.00	\$6.75	\$115,000.00	\$5,750.00	\$25.87
\$35,000.00	\$1,750.00	\$7.88	\$120,000.00	\$6,000.00	\$27.00
\$40,000.00	\$2,000.00	\$9.00	\$125,000.00	\$6,250.00	\$28.13
\$45,000.00	\$2,250.00	\$10.13	\$130,000.00	\$6,500.00	\$29.25
\$50,000.00	\$2,500.00	\$11.25	\$135,000.00	\$6,750.00	\$30.38
\$55,000.00	\$2,750.00	\$12.38	\$140,000.00	\$7,000.00	\$31.50

\$60,000.00	\$3,000.00	\$13.50	\$145,000.00	\$7,250.00	\$32.62
\$65,000.00	\$3,250.00	\$14.63	\$150,000.00	\$7,500.00	\$33.75
\$70,000.00	\$3,500.00	\$15.75	\$155,000.00	\$7,750.00	\$34.88
\$75,000.00	\$3,750.00	\$16.88	\$160,000.00	\$8,000.00	\$36.00
\$80,000.00	\$4,000.00	\$18.00			

Rates may change if plan experience requires a change for all insureds.

How to calculate your total LTD Monthly cost

Step 1	Indicate your monthly earnings.	= \$
Step 2	If your monthly earnings are greater than the maximum monthly covered earnings of \$13,333.33, indicate \$13,333.33. Otherwise, indicate the amount from Step 1.	= \$
Step 3	Multiply the amount in Step 2 by the rate of \$0.0027 to obtain your total LTD monthly cost.	= \$

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.

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.

* **Important Notice** : The acceleration of life insurance benefits offered under this certificate is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101(g)). If the acceleration of life insurance benefits qualifies for such favorable treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration of life benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits that are excludable from income under federal law.

Receipt of accelerated benefits may be taxable and assistance should be sought from a personal tax advisor.

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

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

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 Department of Financial Services.

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.

THIS IS AN EXCEPTED BENEFITS POLICY IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. THIS NOTICE IS NOT APPLICABLE TO TERM LIFE COVERAGE.

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. Contract Series: 83500

© 2025 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.