

Prudential Disability Insurance

Anytime you intend on using your Prudential Disability Insurance you should call our NJEA Prudential Representative, Cindy Cooper at (800) 704-1365, extension 25.

The details of any insurance policy can be cumbersome. Please make sure you seek out questions you have, and always document your phone conversation with the following information:

- a. First and last name of the individual you spoke with
- b. Contact information for that person
- c. Time and date of conversation
- d. Brief notes about the conversation

Remember, there can be a lapse in your insurance policy as indicated below:

Once Your Coverage Begins, What Happens If You Are Temporarily Not Working?

- If you are on an **unpaid leave** of absence or unpaid temporary layoff, and if premium is paid, you will **be covered to the end of the month** in which your leave of absence or temporary layoff begins.
- If you are on a **paid leave of absence or paid temporary layoff**, and if premium is paid, you **will be covered to the end of the 12th month following the month** in which your leave of absence or temporary layoff begins.
- For **approved Family and Medical Leave Act** of 1993 (FMLA) absences, whether paid or unpaid, **coverage may be continued for the length of the approved absence**, provided premium has been paid.
- If you are working less than 15 hours per week with an Employer, for reasons other than disability, and if premium is paid, you will be covered to the end of the month in which your reduced hours begin.

Layoff or leave of absence means you are temporarily absent from active employment for a period of time that has been agreed to in advance in writing by your Employer, other than for reasons in connection with any severance or termination agreement.

Your normal vacation time, any period of disability or FMLA leave is not considered a temporary layoff.