Additional Information

Eligibility—All association members under the age of 65 are eligible to apply for the State Bar of Texas Long Term Disability Plan. All coverage is subject to Prudential’s approval of satisfactory evidence of insurability, except for the coverage obtained through the Future Increase Option.

Termination of coverage—Your insurance will terminate if you are no longer practicing your occupation on a full-time basis, if you cease to be a member of the State Bar of Texas, if you enter military service, if you discontinue the required premium payments, the date you attain age 70, or if the Group Insurance Contract is discontinued.

You are eligible to apply if you are under age 65. Your Plan Benefit Maximum is $15,000. Your Plan Benefit Maximum will reduce to $2,000 / month on the premium due date on or next following your attainment of age 65. Benefits are payable up to Lifetime for accident disability and up to age 70 for sickness disability under Plan 1.

Group Life and Disability Income Medical Underwriting

Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage we must review your application/enrollment form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain practices Prudential engages in, your rights, and your personal information. We would like you to know that personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage, this personal information as well as other personal or privileged information subsequently collected by us may in certain circumstances be disclosed to third parties without authorization; you have a right of access and correction with respect to personal information we collect about you, and upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please contact: The Prudential Insurance Company of America, Group Medical Underwriting, P.O. Box 3702, Philadelphia, PA 19105.

Information regarding your insurability will be treated as confidential. We may, however, make a brief report thereon to the MIB, Inc., a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its members. If you apply to another MIB member company for life, disability, or health insurance coverage, your information may be shared with that company. If you question the accuracy of the information in MIB’s file, you may contact MIB and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB’s information office is 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734. Information for consumers about MIB may be obtained on its website at www.mib.com.

Disabilities Not Covered Under Your Plan:
The insurance does not cover disability resulting from or contributed to by war or an act of war (including undeclared war and armed aggression); or intentionally self-inflicted injury or a pre-existing condition.

If you receive medical treatment or advice for a sickness or injury within 12 months before your coverage starts, and you become disabled due to that condition within one year after being covered, benefits will not be paid for that disability or subsequent periods of disability due to the same condition. But this exclusion will not apply to a subsequent period of disability starting after you have been covered for one year.

For disability due to mental illness, psychoneurotic, or personality disorder, benefits are payable for a maximum benefit period of 24 months while the insured is not hospitalized confined.

Group Insurance coverage is 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: #3550.

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ADMINISTERED BY:

MB

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Podcast with the member in mind.
63% of Americans would find it difficult to meet their current financial obligations if their next paycheck were delayed for one week.¹

Every minute, 7 working-age Americans become disabled.²

HELP PROTECT YOUR INCOME WITH LONG TERM DISABILITY INSURANCE

There’s nothing more important than your family — and now is the perfect time to help protect it. Long Term Disability (LTD) Insurance, issued by The Prudential Insurance Company of America (Prudential), can help pay credit card bills, the mortgage, college tuition, and more if you’re unable to work because of a disability. LTD coverage can continue even if you change jobs, as long as your State Bar membership remains in good standing. And, even if you already have coverage, it may not be enough to make ends meet if you lose your income. Learn more about LTD Insurance from the State Bar of Texas and how it can help keep your dreams on track while you recover.

Did you know?

63% of Americans would find it difficult to meet their current financial obligations if their next paycheck were delayed for one week.¹

Every minute, 7 working-age Americans become disabled.²
WE MAKE IT EASY

Selecting your coverage is fast and simple. Follow the easy-to-understand steps below to find the coverage right for you.

1. **Choose your maximum benefit period from Plans I or II**
   
   Different plans offer varying lengths of coverage. The maximum benefit period is the length of time you may receive benefits, depending on your age at the beginning of your disability.

   - **Plan I**
     - Less than age 68: Lifetime, To age 70
     - Age 68 - 69: Lifetime, 2 years
   - **Plan II**
     - Less than age 63: Lifetime, 7½ years
     - Age 63 - 67: To age 70
     - Age 68 - 69: Lifetime, 2 years

2. **Optional Cost of Living Adjustment (COLA)**

   The optional Cost of Living Adjustment feature can provide an annual automatic increase to your monthly benefit claim payment.

   If you’re under age 65, you’ll receive an automatic annual increase of 6% in your monthly benefit payment, if you’re disabled for at least 12 consecutive months, not to exceed 8 cost of living adjustments while you continue to receive payments for your disability.

3. **Choose your waiting period**

   A waiting period is the length of time between when your disability begins and when benefits start. With a shorter waiting period, benefits begin sooner; a longer waiting period provides a lower cost for coverage. For more information, take a look at the chart to the right.

4. **Choose your coverage amount**

   Members under age 65 can request from $300 to $15,000*, in increments of $100. Please refer to the chart to the right to calculate your rate based on your age, along with the monthly benefit, plan type and waiting period you’ve selected.

   *Your monthly coverage amount, plus any other disability income coverage you may have, cannot exceed 66⅔% of your monthly earned income.

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**Cost of Living Adjustment Provision Monthly Rate per $100 of Coverage**

<table>
<thead>
<tr>
<th>Age</th>
<th>Plan I and II</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 – 29</td>
<td>0.12</td>
</tr>
<tr>
<td>30 – 34</td>
<td>0.15</td>
</tr>
<tr>
<td>35 – 39</td>
<td>0.19</td>
</tr>
<tr>
<td>40 – 44</td>
<td>0.23</td>
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<tr>
<td>45 – 49</td>
<td>0.34</td>
</tr>
<tr>
<td>50 – 54</td>
<td>0.41</td>
</tr>
<tr>
<td>55 – 59</td>
<td>0.50</td>
</tr>
<tr>
<td>60 – 64</td>
<td>0.56</td>
</tr>
<tr>
<td>65 – 69</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Your Monthly Rate per $100 of Monthly Benefit**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
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<tbody>
<tr>
<td>18–29</td>
<td>$0.50</td>
<td>$0.77</td>
<td>$0.95</td>
<td>$0.62</td>
<td>$0.80</td>
<td>$0.62</td>
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<tr>
<td>30–34</td>
<td>1.17</td>
<td>1.03</td>
<td>0.77</td>
<td>0.85</td>
<td>0.77</td>
<td>0.82</td>
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<tr>
<td>35–39</td>
<td>1.50</td>
<td>1.17</td>
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<td>1.10</td>
<td>0.90</td>
<td>0.80</td>
</tr>
<tr>
<td>40–44</td>
<td>1.77</td>
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<td>1.20</td>
<td>1.53</td>
<td>1.20</td>
<td>1.07</td>
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<tr>
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<td>60–64</td>
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<td>4.30</td>
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<tr>
<td>65–69</td>
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<td>3.90</td>
<td>5.27</td>
<td>4.35</td>
<td>3.90</td>
</tr>
</tbody>
</table>

Cost will increase per the charts based on your attained age. These age determinations are made on January 1 of each year. *Up to $2,000 monthly benefit amount can be allocated to the 30-day waiting period. Rates may change if Plan experience requires a change for all insureds.
Regular Occupation Coverage
You can receive disability benefits if you cannot perform the duties of your regular job because of a disability, you are under care of a doctor, and you incur a loss of income of 20% or more. This means you won’t be forced into another line of work.

Coverage While You’re Disabled
► If you’re unable to work: If you are disabled and not working, your monthly benefit is equal to the maximum monthly benefit you were approved for.
► If you are working: If you are disabled and working, and incur a loss in monthly earnings of 20% or more as a result of your disability, you will receive a monthly benefit based on your percentage of lost earnings.

Future Increase Option
If you’re under age 45, you’ll receive an annual opportunity to increase your monthly coverage amount in increments of $1,000, up to a maximum cumulative amount of $5,000. This offer is available without having to provide evidence of good health. This option expires at age 50 or when you reach the plan maximum.

Catastrophic Disability Feature
Receive an additional 20% of your monthly benefit amount if you are unable to perform at least two of the Activities of Daily Living: bathing, dressing, eating, transferring, continence, toileting; or have a severe cognitive impairment.

Survivor Benefit
If you die while receiving benefits, your beneficiary will receive the lesser of:
► Three times your monthly disability benefit, or
► 50% of your disability monthly benefit times the number of months remaining in the unexpired portion of the maximum benefit duration at the time of death.

Waiver of Premium Benefit for Disability
This eliminates your premiums while you’re receiving monthly benefits for your disability.

HELP PROTECT YOUR INCOME AND YOUR FAMILY TODAY

APPLY TODAY using the State Bar of Texas LTD Request Form, or visit texasbar.memberbenefits.com/ltd.

Questions?
1-800-282-8626 texasbar.memberbenefits.com/ltd