

## RIDER TO BE ATTACHED TO YOUR BOOKLET

### NOTICE OF CHANGE

**Covered Classes:** The "Covered Classes" are these Employees of the Contract Holder (and its Associated Companies): All Employees classified by the Contract Holder as a Non-Craft, or an Option A Craft, Full Service Employee (regularly working a minimum of 20 hours per week); and You are in a Covered Class; and you are eligible for Non-Contributory Life Insurance on you.

**Effective Date of Change:** The first day on or after January 1, 2025 on which you are insured (see the section of your Booklet entitled "When You Become Insured"). The section of your Booklet entitled "Delay of Effective Date" applies to this change.

**Group Contract No.:** C-51945-SC

Your Booklet coded 51945, BGL-OGL-BADD-OADD-DGL, All Employees, Ed 11-2024, 36 is changed as follows:

- The **OPTIONAL EMPLOYEE TERM LIFE COVERAGE** section of the **Schedule of Benefits** is enlarged to include the following:

### Changing Plans during the 2025 Enrollment Period:

If you meet one of the conditions below, you may elect to enroll for or increase your amount of insurance under Optional Employee Term Life Coverage during the 2025 Enrollment Period. You must do this on a form approved by Prudential and agree to make any required contributions. Your ability to enroll for or increase your amount of insurance under Optional Employee Term Life Coverage is subject to the remainder of this provision and the Group Contract.

"2025 Enrollment Period" refers to the period during which you can enroll for or increase your amount of insurance under Optional Employee Term Life Coverage under this Booklet.

### Conditions:

The conditions referred to above are:

- (1) You are enrolled for Optional Employee Term Life Coverage and have not previously been declined group insurance coverage by Prudential; or
- (2) You did not enroll for Optional Employee Term Life Coverage when you were first eligible for that Coverage and have not previously been declined group insurance coverage by Prudential.

### Amount of Increase During the 2025 Enrollment Period:

- (1) If you are enrolled for Optional Employee Term Life Coverage, you may increase your amount of insurance under Optional Employee Term Life Coverage in an amount up to the maximum Increase Amount provided your existing amount of insurance under Optional Employee Term Life Coverage plus any Increase Amount does not exceed the Non-Medical Limit.
- (2) If you are enrolled for Optional Employee Term Life Coverage, you may increase your amount of insurance under Optional Employee Term Life Coverage in an amount up to the maximum Increase Amount. However, if your existing amount of insurance under Optional Employee Term Life Coverage plus any Increase Amount exceeds the Non-Medical Limit, any amount of insurance under Optional Employee Term Life Coverage in excess of the Non-Medical Limit requires satisfactory evidence of insurability.

- (3) If you are not enrolled for Optional Employee Term Life Coverage, you may enroll for Optional Employee Term Life Coverage in an amount up to the maximum Increase Amount.

Increase Amount refers to the amount of insurance under Optional Employee Term Life Coverage you may obtain without providing satisfactory evidence of insurability to Prudential. The Increase Amount is available is 100% of your annual Earnings.

**Increase Amount Effective Date:** Your Increase Amount will become effective:

- (1) If you increase your amount of insurance under Optional Employee Term Life Coverage in an amount up to the maximum Increase Amount, and your existing amount of insurance under Optional Employee Term Life Coverage plus any Increase Amount does not exceed the Non-Medical Limit, the Increase Amount will become effective on January 1, 2025.
- (2) If you increase your amount of insurance under Optional Employee Term Life Coverage in an amount up to the maximum Increase Amount, and your existing amount of insurance under Optional Employee Term Life Insurance Coverage plus any Increase Amount exceeds the Non-Medical Limit,
  - (a) The portion of the Optional Employee Term Life Coverage, including the Increase amount, that does not exceed the Non-Medical Limit will become effective on January 1, 2025.
  - (b) The portion of the Increase Amount, that exceeds the Non-Medical Limit will become effective on the later of:
    - (i) January 1, 2025; and
    - (ii) The date Prudential determines that your evidence of insurability is satisfactory.
- (3) If your existing amount of insurance under Optional Employee Term Life Coverage exceeds the Non-Medical Limit and you increase your amount of insurance under Optional Employee Term Life Coverage in an amount up to the maximum Increase Amount, the Increase Amount will become effective on the later of the date:
  - (a) January 1, 2025; and
  - (b) The date Prudential determines that your evidence of insurability is satisfactory.
- (4) If you are enrolling for Optional Employee Term Life Coverage in an amount up to the maximum Increase Amount, the amount of insurance under Optional Employee Term Life Coverage will become effective on January 1, 2025.

The Delay of Effective Date and Incontestability of Life Insurance sections of this Booklet apply to the Increase Amount.

All other provisions in your Booklet remain unchanged.

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**THE PRUDENTIAL INSURANCE COMPANY OF AMERICA**

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(51945, BNC, All Employees, 01-01-2025, 37)