



SUMMARY OF BENEFITS

Creative Foam Corporation

All Active Full-time Non-Union Employees

This is a summary of benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the group contract issued by The Prudential Insurance Company of America, the terms of the group contract will govern.

Optional Term Life ³ - 100% Employee Paid		
Employee	Increments of \$10,000 ²	<ul style="list-style-type: none"> • Maximum Amount: The lesser of \$500,000 and 5x your base annual earnings • Guaranteed Issue Amount: \$150,000¹ • Annual Increase Amount: \$10,000 not to exceed the Guaranteed Issue amount¹ • Automatically enrolled in matching AD&D
Spouse	Increments of \$5,000 ²	<ul style="list-style-type: none"> • Maximum Amount: Lesser of \$250,000 and 100% of your Optional Term Life Amount • Guaranteed Issue Amount: \$75,000¹ • Annual Increase Amount: \$5,000 not to exceed the Guaranteed Issue amount¹ • Automatically enrolled in matching AD&D
Child	\$10,000	<ul style="list-style-type: none"> • Maximum Amount: 100% of your Optional Term Life Amount • Coverage begins from live birth to age 26.

¹ Elections made outside of approved enrollment events and elections exceeding the guaranteed issue amount may require proof of good health. Applicants previously declined coverage must also provide proof of good health.

² Coverage amounts may be subject to reductions as you age, as outlined in your Booklet-Certificate

³ Additional benefits may include but are not limited to the following: Accelerated Death Benefit, Waiver of Premium, Conversion, and/or Portability. Please see your Booklet-Certificate for further detail.

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.

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.

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.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500

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RATE SHEET

Creative Foam Corporation

All Active Full-time Non-Union Employees

Issued by The Prudential Insurance Company of America (Prudential)

Effective: 01/01/2021

EMPLOYEE OPTIONAL TERM LIFE MONTHLY COST PER COVERAGE AMOUNT WITH MATCHING OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT

Coverage is available in increments of \$10,000 to a maximum of \$500,000, up to 5 times your covered annual earnings. Refer to the 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.

	\$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 30	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00	\$11.00	\$12.00
30-34	\$1.05	\$2.10	\$3.15	\$4.20	\$5.25	\$6.30	\$7.35	\$8.40	\$9.45	\$10.50	\$11.55	\$12.60
35-39	\$1.24	\$2.48	\$3.72	\$4.96	\$6.20	\$7.44	\$8.68	\$9.92	\$11.16	\$12.40	\$13.64	\$14.88
40-44	\$1.56	\$3.12	\$4.68	\$6.24	\$7.80	\$9.36	\$10.92	\$12.48	\$14.04	\$15.60	\$17.16	\$18.72
45-49	\$2.18	\$4.36	\$6.54	\$8.72	\$10.90	\$13.08	\$15.26	\$17.44	\$19.62	\$21.80	\$23.98	\$26.16
50-54	\$3.37	\$6.74	\$10.11	\$13.48	\$16.85	\$20.22	\$23.59	\$26.96	\$30.33	\$33.70	\$37.07	\$40.44
55-59	\$5.50	\$11.00	\$16.50	\$22.00	\$27.50	\$33.00	\$38.50	\$44.00	\$49.50	\$55.00	\$60.50	\$66.00
60-64	\$8.49	\$16.98	\$25.47	\$33.96	\$42.45	\$50.94	\$59.43	\$67.92	\$76.41	\$84.90	\$93.39	\$101.88
65-100	\$13.80	\$27.60	\$41.40	\$55.20	\$69.00	\$82.80	\$96.60	\$110.40	\$124.20	\$138.00	\$151.80	\$165.60

	\$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 30	\$13.00	\$14.00	\$15.00	\$16.00	\$17.00	\$18.00	\$19.00	\$20.00	\$21.00	\$22.00	\$23.00	\$24.00
30-34	\$13.65	\$14.70	\$15.75	\$16.80	\$17.85	\$18.90	\$19.95	\$21.00	\$22.05	\$23.10	\$24.15	\$25.20
35-39	\$16.12	\$17.36	\$18.60	\$19.84	\$21.08	\$22.32	\$23.56	\$24.80	\$26.04	\$27.28	\$28.52	\$29.76
40-44	\$20.28	\$21.84	\$23.40	\$24.96	\$26.52	\$28.08	\$29.64	\$31.20	\$32.76	\$34.32	\$35.88	\$37.44
45-49	\$28.34	\$30.52	\$32.70	\$34.88	\$37.06	\$39.24	\$41.42	\$43.60	\$45.78	\$47.96	\$50.14	\$52.32
50-54	\$43.81	\$47.18	\$50.55	\$53.92	\$57.29	\$60.66	\$64.03	\$67.40	\$70.77	\$74.14	\$77.51	\$80.88
55-59	\$71.50	\$77.00	\$82.50	\$88.00	\$93.50	\$99.00	\$104.50	\$110.00	\$115.50	\$121.00	\$126.50	\$132.00
60-64	\$110.37	\$118.86	\$127.35	\$135.84	\$144.33	\$152.82	\$161.31	\$169.80	\$178.29	\$186.78	\$195.27	\$203.76
65-100	\$179.40	\$193.20	\$207.00	\$220.80	\$234.60	\$248.40	\$262.20	\$276.00	\$289.80	\$303.60	\$317.40	\$331.20

	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000						
Age												
under 30	\$25.00	\$30.00	\$35.00	\$40.00	\$45.00	\$50.00						
30-34	\$26.25	\$31.50	\$36.75	\$42.00	\$47.25	\$52.50						
35-39	\$31.00	\$37.20	\$43.40	\$49.60	\$55.80	\$62.00						
40-44	\$39.00	\$46.80	\$54.60	\$62.40	\$70.20	\$78.00						
45-49	\$54.50	\$65.40	\$76.30	\$87.20	\$98.10	\$109.00						
50-54	\$84.25	\$101.10	\$117.95	\$134.80	\$151.65	\$168.50						
55-59	\$137.50	\$165.00	\$192.50	\$220.00	\$247.50	\$275.00						
60-64	\$212.25	\$254.70	\$297.15	\$339.60	\$382.05	\$424.50						
65-100	\$345.00	\$414.00	\$483.00	\$552.00	\$621.00	\$690.00						

Spouse - Optional Dependent Term Life Monthly Cost per Coverage Amount with Matching Optional Accidental Death & Dismemberment

Coverage is available on your spouse in increments of \$5,000 to a maximum of \$250,000. **Please Note:** The Optional Dependent Term Life coverage amount on your spouse cannot exceed 100% 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.

	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000
Age												
under 30	\$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	\$0.53	\$1.05	\$1.58	\$2.10	\$2.63	\$3.15	\$3.68	\$4.20	\$4.73	\$5.25	\$5.78	\$6.30
35-39	\$0.62	\$1.24	\$1.86	\$2.48	\$3.10	\$3.72	\$4.34	\$4.96	\$5.58	\$6.20	\$6.82	\$7.44
40-44	\$0.78	\$1.56	\$2.34	\$3.12	\$3.90	\$4.68	\$5.46	\$6.24	\$7.02	\$7.80	\$8.58	\$9.36
45-49	\$1.09	\$2.18	\$3.27	\$4.36	\$5.45	\$6.54	\$7.63	\$8.72	\$9.81	\$10.90	\$11.99	\$13.08
50-54	\$1.69	\$3.37	\$5.06	\$6.74	\$8.43	\$10.11	\$11.80	\$13.48	\$15.17	\$16.85	\$18.54	\$20.22
55-59	\$2.75	\$5.50	\$8.25	\$11.00	\$13.75	\$16.50	\$19.25	\$22.00	\$24.75	\$27.50	\$30.25	\$33.00
60-64	\$4.25	\$8.49	\$12.74	\$16.98	\$21.23	\$25.47	\$29.72	\$33.96	\$38.21	\$42.45	\$46.70	\$50.94
65-100	\$6.90	\$13.80	\$20.70	\$27.60	\$34.50	\$41.40	\$48.30	\$55.20	\$62.10	\$69.00	\$75.90	\$82.80

	\$65,000	\$70,000	\$75,000	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$105,000	\$110,000	\$115,000	\$120,000
Age												
under 30	\$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	\$6.83	\$7.35	\$7.88	\$8.40	\$8.93	\$9.45	\$9.98	\$10.50	\$11.03	\$11.55	\$12.08	\$12.60
35-39	\$8.06	\$8.68	\$9.30	\$9.92	\$10.54	\$11.16	\$11.78	\$12.40	\$13.02	\$13.64	\$14.26	\$14.88
40-44	\$10.14	\$10.92	\$11.70	\$12.48	\$13.26	\$14.04	\$14.82	\$15.60	\$16.38	\$17.16	\$17.94	\$18.72
45-49	\$14.17	\$15.26	\$16.35	\$17.44	\$18.53	\$19.62	\$20.71	\$21.80	\$22.89	\$23.98	\$25.07	\$26.16
50-54	\$21.91	\$23.59	\$25.28	\$26.96	\$28.65	\$30.33	\$32.02	\$33.70	\$35.39	\$37.07	\$38.76	\$40.44
55-59	\$35.75	\$38.50	\$41.25	\$44.00	\$46.75	\$49.50	\$52.25	\$55.00	\$57.75	\$60.50	\$63.25	\$66.00
60-64	\$55.19	\$59.43	\$63.68	\$67.92	\$72.17	\$76.41	\$80.66	\$84.90	\$89.15	\$93.39	\$97.64	\$101.88
65-100	\$89.70	\$96.60	\$103.50	\$110.40	\$117.30	\$124.20	\$131.10	\$138.00	\$144.90	\$151.80	\$158.70	\$165.60

	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000	\$155,000	\$160,000	\$165,000	\$170,000	\$175,000	\$180,000
Age												
under 30	\$12.50	\$13.00	\$13.50	\$14.00	\$14.50	\$15.00	\$15.50	\$16.00	\$16.50	\$17.00	\$17.50	\$18.00
30-34	\$13.13	\$13.65	\$14.18	\$14.70	\$15.23	\$15.75	\$16.28	\$16.80	\$17.33	\$17.85	\$18.38	\$18.90
35-39	\$15.50	\$16.12	\$16.74	\$17.36	\$17.98	\$18.60	\$19.22	\$19.84	\$20.46	\$21.08	\$21.70	\$22.32
40-44	\$19.50	\$20.28	\$21.06	\$21.84	\$22.62	\$23.40	\$24.18	\$24.96	\$25.74	\$26.52	\$27.30	\$28.08
45-49	\$27.25	\$28.34	\$29.43	\$30.52	\$31.61	\$32.70	\$33.79	\$34.88	\$35.97	\$37.06	\$38.15	\$39.24
50-54	\$42.13	\$43.81	\$45.50	\$47.18	\$48.87	\$50.55	\$52.24	\$53.92	\$55.61	\$57.29	\$58.98	\$60.66
55-59	\$68.75	\$71.50	\$74.25	\$77.00	\$79.75	\$82.50	\$85.25	\$88.00	\$90.75	\$93.50	\$96.25	\$99.00
60-64	\$106.13	\$110.37	\$114.62	\$118.86	\$123.11	\$127.35	\$131.60	\$135.84	\$140.09	\$144.33	\$148.58	\$152.82
65-100	\$172.50	\$179.40	\$186.30	\$193.20	\$200.10	\$207.00	\$213.90	\$220.80	\$227.70	\$234.60	\$241.50	\$248.40

	\$185,000	\$190,000	\$195,000	\$200,000	\$205,000	\$210,000	\$215,000	\$220,000	\$225,000	\$230,000	\$235,000	\$240,000
Age												
under 30	\$18.50	\$19.00	\$19.50	\$20.00	\$20.50	\$21.00	\$21.50	\$22.00	\$22.50	\$23.00	\$23.50	\$24.00
30-34	\$19.43	\$19.95	\$20.48	\$21.00	\$21.53	\$22.05	\$22.58	\$23.10	\$23.63	\$24.15	\$24.68	\$25.20
35-39	\$22.94	\$23.56	\$24.18	\$24.80	\$25.42	\$26.04	\$26.66	\$27.28	\$27.90	\$28.52	\$29.14	\$29.76
40-44	\$28.86	\$29.64	\$30.42	\$31.20	\$31.98	\$32.76	\$33.54	\$34.32	\$35.10	\$35.88	\$36.66	\$37.44
45-49	\$40.33	\$41.42	\$42.51	\$43.60	\$44.69	\$45.78	\$46.87	\$47.96	\$49.05	\$50.14	\$51.23	\$52.32
50-54	\$62.35	\$64.03	\$65.72	\$67.40	\$69.09	\$70.77	\$72.46	\$74.14	\$75.83	\$77.51	\$79.20	\$80.88
55-59	\$101.75	\$104.50	\$107.25	\$110.00	\$112.75	\$115.50	\$118.25	\$121.00	\$123.75	\$126.50	\$129.25	\$132.00
60-64	\$157.07	\$161.31	\$165.56	\$169.80	\$174.05	\$178.29	\$182.54	\$186.78	\$191.03	\$195.27	\$199.52	\$203.76
65-100	\$255.30	\$262.20	\$269.10	\$276.00	\$282.90	\$289.80	\$296.70	\$303.60	\$310.50	\$317.40	\$324.30	\$331.20

	\$245,000	\$250,000										
Age												
under 30	\$24.50	\$25.00										
30-34	\$25.73	\$26.25										
35-39	\$30.38	\$31.00										
40-44	\$38.22	\$39.00										
45-49	\$53.41	\$54.50										
50-54	\$82.57	\$84.25										
55-59	\$134.75	\$137.50										
60-64	\$208.01	\$212.25										
65-100	\$338.10	\$345.00										

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 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. **Please note:** The Optional Dependent Term Life Insurance coverage amount on your children may not exceed 100% of your Optional Term Life coverage amount.

\$2.00

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.

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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.

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