

WHAT IF YOUR INCOME SUDDENLY STOPPED?

Help protect the life you've built
with the NJEA-endorsed Income
Protection+ Program.

Disability Insurance

If you can't work due to an accident or illness, it provides monthly benefits that can be used to help pay your rent, health insurance premiums, childcare, and more.

Hospital Indemnity Insurance*

Assists with unexpected expenses when you are admitted and/or confined to a hospital or intensive care unit.

Critical Illness Insurance

Helps tackle unexpected life-changing illnesses, with fast access to money to use however you like for medical and non-medical expenses.

Did you know? You don't have access to temporary disability benefits through the state.

- ✓ Disability benefits pay in addition to sick leave
- ✓ You're covered for injury, illness, maternity, and mental/behavioral health
- ✓ When your sick leave stops, your paycheck stops

Enroll or change your coverage: enroll.njea.org

Already have coverage? If your salary has increased or you have additional financial responsibilities since you first applied, make sure you have enough coverage to help protect your income—easily estimate your costs online.

**Looking for more information about the Income Protection+ Program?
Check out the Education Hub.**

View the latest information on our insurance plans, watch insightful videos, and explore our practical tools and wellness resources—all designed just for NJEA Members.

Visit www.prudential.com/NJEA to get started today!

Questions? Visit educators-insurance.com or contact Educators Insurance Services at 732-918-2000 or info@educators-insurance.com



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Members are not eligible for temporary disability benefits offered by the state of New Jersey, which makes income protection even more important for your financial future.
*Coverage under the Hospital Indemnity Insurance Plan is made available to NJEA members via the plan sponsor, the National Education Association (NEA).

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