

Summary of Benefits

Masons of California

All Active Full Time Employees

Basic Term Life, Basic Accidental Death & Dismemberment, Optional Term Life, Optional Dependent Term Life, Optional Accidental Death & Dismemberment, and Long Term Disability

Issued by The Prudential Insurance Company of America

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.

Basic Term Life

100% Employer Paid	▶ Basic Term Life - You are automatically enrolled for 1 times your covered annual earnings to $300,000. **Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.** ▶ If you are terminally ill, you can get a partial payment of your group life insurance benefit. You can use this payment as you see fit. The payment to your beneficiary will be reduced by the amount you receive with the Accelerated Benefit Option.* Refer to the plan booklet for details ▶ Payment of premium can be waived if you are totally disabled for 6 months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age 65. This provision may vary by state. ▶ Coverage will be reduced as you age – by 33% at age 70 and 50% at age 75. ▶ You may convert your insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your coverage ending to a separate group term life contract.

Basic Accidental Death & Dismemberment

100% Employer Paid	▶ Basic Accidental Death & Dismemberment pays you and your beneficiary a benefit for the loss of life or other injuries resulting from a covered accident — 100% for loss of life and a lesser percentage for other injuries. Injuries covered may include loss of sight or speech, paralysis, and dismemberment of hands or feet. Basic Accidental Death & Dismemberment benefits are paid regardless of other coverages you may have. ▶ Basic Accidental Death & Dismemberment: You are automatically enrolled for an amount equal to your Basic Term Life coverage amount. ▶ Coverage will be reduced as you age – by 33% at age 70 and 50% at age 75.

1082514-00001-00
0-64881

Prudential

Employee - Optional Term Life

100% Employee Paid

- Purchase coverage in increments of $5,000 up to a maximum of $500,000, not to exceed 5 times your covered annual earnings. **Please refer to your plan certificate(s) to review the required minimum and maximum coverage amounts allowed.**
  - If enrolling when first eligible, you can elect up to the guaranteed issue amount of $100,000 without providing proof of good health to Prudential. [1]
  - During the annual enrollment period, if currently enrolled, you can increase your current coverage amount by $50,000, up to a total coverage of the Guaranteed Issue amount, without providing proof of good health to Prudential. [1]
- If terminally ill, you can get a partial payment of your group term life insurance benefit. You can use this payment as you see fit. In the event of your death, your beneficiary will receive a benefit payout which has been reduced by the amount you receive.
- Payment of premium can be waived if you are totally disabled for 6 months, you are less than 60 years old when the disability begins, and you continue to be totally disabled. This waiver terminates at age 65. This provision may vary by state.
- Coverage will be reduced as you age – by 40% at age 75 and 65% at age 80 and 73% at age 85 and 80% at age 90 and 93% at age 95 and 95% at age 100.
- You may convert your insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your coverage ending to a separate group term life contract.

Spouse/Domestic Partner - Optional Dependent Term Life

100% Employee Paid

- Purchase coverage on your spouse/domestic partner in increments of $5,000 up to a maximum of $250,000. **Please Note:** The Optional Dependent Term Life coverage amount on your spouse/domestic partner cannot exceed 100% of your Optional Term Life coverage amount.
  - If enrolling your spouse/domestic partner when first eligible, you can elect up to the guaranteed issue amount of $30,000, on your spouse/domestic partner, without providing proof of good health to Prudential. [1]
- Coverage will be reduced as you age – by 40% at age 75 and 65% at age 80 and 73% at age 85 and 80% at age 90 and 93% at age 95 and 95% at age 100.
- You may convert your dependent(s) insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your dependent(s) coverage ending to a separate group term life contract.

Child - Optional Dependent Term Life

100% Employee Paid

- Purchase coverage on your child(ren) 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.
- Coverage begins at live birth, and continues to age 26, if unmarried.
- You may convert your dependent(s) insurance to an individual life insurance policy issued by the Prudential Insurance Company of America, or you may be eligible to port your dependent(s) coverage ending to a separate group term life contract.

Employee - Optional Accidental Death & Dismemberment

100% Employee Paid

- You are automatically enrolled for a coverage amount equal to your Optional Term Life coverage amount.
- Coverage will be reduced as you age – by 40% at age 75 and 65% at age 80 and 73% at age 85 and 80% at age 90 and 93% at age 95 and 95% at age 100.

Long Term Disability

100% Employer Paid	▶ Your monthly Long Term Disability benefit will be 40% of your monthly pre-disability earnings, up to the maximum of $4,000, less deductible sources of income. The minimum monthly benefit is $100. ▶ Deductible sources of income may include benefits from statutory plans, Social Security to you and your dependents, workers' compensation and other income. ▶ If you meet the definition of disability, your benefits will begin 180 days following an accidental injury or sickness. The benefit duration is up to age 70. However, if you become disabled at or after age 65 benefits are payable according to an age-based schedule. Refer to the Booklet-Certificate for details. ▶ You are considered totally disabled when you are not working at your usual occupation and, as a result of your sickness or injury you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation. You are considered partially disabled while actually working in your usual occupation and as a result of your sickness or injury, you are unable to earn 80% or more of your indexed monthly earnings. ▶ After receiving benefits for 24 months, you are considered totally disabled when, as a result of the same sickness or injury, you are unable to engage with reasonable continuity in any occupation in which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity. You are considered partially disabled after 24 months of payments while actually working in an occupation, and as a result of the same sickness or injury, you are unable to engage with reasonable continuity in that or any other occupation in which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life and physical and mental capacity. ▶ Disabilities primarily due to mental illness are limited to 24 months of benefits during your lifetime. Examples of mental illness include schizophrenia, depression, manic depressive or bipolar illness, anxiety, somatization, substance related disorders (including drug and alcohol abuse), and/or adjustment disorders. Disabilities due to mental illness have a combined limited pay period during your lifetime. ▶ LTD benefits will not be paid for a disability that begins during the first 12 months of coverage and is caused by or substantially contributed to by a pre-existing condition. A pre-existing condition is a diagnosed condition for which you received medical treatment, care or services or took prescribed medication in the 3 months just prior to your effective date. This provision also applies to undiagnosed conditions under very limited circumstances as outlined in your Booklet-Certificate. ▶ During the first 12 months of part-time work while disabled, you can receive full benefits as long as your combined income and disability benefits do not exceed your monthly pre-disability earnings. ▶ If you die while collecting disability benefits, a lump sum payment may be paid to your eligible survivors. ▶ You are not covered for a disability caused by war or any act of war, declared or undeclared, an intentionally self-inflicted injury, active participation in a riot, and commission of a felony for which you have been convicted. Benefits are not payable for any period of incarceration as a result of a conviction.

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.

*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.

* Important Notice : The acceleration of life insurance benefits offered under this certificate is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101(g)). If the acceleration of life insurance benefits qualifies for such favorable treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration of life benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits that are excludable from income under federal law.

Receipt of accelerated benefits may be taxable and assistance should be sought from a personal tax advisor.

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.

THIS IS AN EXCEPTED BENEFITS POLICY IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. THIS NOTICE IS NOT APPLICABLE TO TERM LIFE COVERAGE.

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.

Group Insurance coverages are 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: 83500

© 2025 Prudential Financial, Inc. and its related entities.

Prudential, the Prudential logo, and the Rock Symbol are service marks of Prudential Financial, Inc., and its related entities, registered in many jurisdictions worldwide.