

**THE PRUDENTIAL INSURANCE COMPANY OF AMERICA**

751 Broad Street  
Newark, New Jersey 07102

**ACCIDENT ONLY COVERAGE**

**THIS CERTIFICATE PROVIDES LIMITED BENEFITS**

**BENEFITS PROVIDED ARE SUPPLEMENTAL AND NOT INTENDED TO  
COVER ALL MEDICAL EXPENSES**

**OUTLINE OF COVERAGE**

**Program Date:** October 1, 2023

**Contract Holder:** RECREATION AND WELFARE ASSOCIATION OF NATIONAL INSTITUTES OF HEALTH

**Group Contract Number:** GVA-71710-DC

**Covered Classes:** All Full-time Active Members scheduled to work at least 20 hours per week and are citizens or legal residents of the United States of America, its territories and protectors; excluding temporary, leased or seasonal employees.

**Read Your Certificate Carefully.** This outline of coverage provides a very brief description of the important features of your coverage. This is not the insurance contract and only the actual Group Contract provisions will control. The Group Contract itself sets forth in detail the rights and obligations of both you and The Prudential Insurance Company of America (Prudential). It is, therefore, important that you READ YOUR GROUP CERTIFICATE CAREFULLY!

**Accident Only Coverage.** Coverage of this category is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident ONLY, subject to any limitations contained in the Group Contract. Coverage is not provided for basic hospital, basic medical-surgical or major medical expenses.

**IMPORTANT INFORMATION FOR RESIDENTS OF CERTAIN STATES:** *There are state-specific requirements that may change the provisions under the Coverage(s) described in this Group Insurance Certificate. If You live in a state that has such requirements, those requirements will apply to Your Coverage(s) and are made a part of Your Group Insurance Certificate. Prudential has a website that describes these state-specific requirements. You may access the website at [www.prudential.com/etonline](http://www.prudential.com/etonline). When You access the website, You will be asked to enter Your state of residence and Your Access Code. Your Access Code is VAI1.*

*If You are unable to access this website, want to receive a printed copy of these requirements or have any questions, call Prudential at 1-844-455-1002.*

## **VOLUNTARY ACCIDENT COVERAGE FOR YOU AND YOUR DEPENDENTS**

This Coverage pays benefits for the following Accidental Losses which result directly from a Covered Accident. Covered Accident means a sudden, unforeseeable, external event that results, directly and independently of all other causes, in a Covered Loss and meets all of the following conditions: (1) occurs while the Covered Person is insured under this Group Contract; and (2) is not otherwise excluded under the terms of this Group Contract.

### **Basic Accidental Death**

### **Benefit Amount Payable**

For Members .....	\$50,000
For Your Spouse or Domestic Partner .....	\$25,000
For Your Child .....	\$12,500

### **Accidental Death Common Carrier**

For Members .....	\$75,000
For Your Spouse or Domestic Partner .....	\$37,500
For Your Child .....	\$18,750

## **CORE BENEFITS**

### **All other Accidental Losses:**

### **Accidental Dismemberment/Functional Loss**

#### **Dismemberment**

#### **Benefit**

Loss of both hands .....	\$20,000
Loss of both feet .....	\$20,000
Loss of one arm .....	\$10,000
Loss of one foot .....	\$10,000
Loss of one hand .....	\$10,000
Loss of one hand and one foot .....	\$20,000
Loss of one leg .....	\$10,000
Loss of thumb and index finger of the same hand .....	\$2,500
Loss of one finger or one toe .....	\$300
Loss of both arms .....	\$10,000
Loss of both legs .....	\$10,000

#### **Functional Loss Benefit**

Loss of Hearing in both ears .....	\$10,000
Loss of Hearing in one ear .....	\$15,000
Loss of Sight in both eyes .....	\$20,000
Loss of Sight in one eye .....	\$10,000
Loss of Speech .....	\$10,000
Loss of Speech and hearing in both ears .....	\$20,000

**Broken Tooth Benefit**

Crown .....	\$150
Extraction .....	\$75
Filling .....	\$50

**Burn Benefit****Percentage of total surface  
skin area that is burnt**

	<b>Benefit for 2nd Degree burn</b>	<b>Benefit for 3rd Degree burn</b>
Less than 10% .....	\$50	\$500
At least 10% but less than 25% .....	\$100	\$1,000
At least 25% but less than 35% .....	\$250	\$2,500
35% or more .....	\$500	\$5,000

**Skin Graft Benefit**

Due to Burns (Payable as % of the applicable Burn Benefit) .....	50%
Not due to Burns	
Less than 20% of skin surface .....	\$500
20% or greater of skin surface .....	\$1,000

**Coma Benefit** .....\$10,000

**Concussion Benefit** .....\$300

**Dislocation Benefit:****Full Dislocation Benefit**

<b>Benefit for</b>	<b>Closed Reduction</b>	<b>Open Reduction</b>
Lower jaw .....	\$1,000	\$2,000
Spine .....	\$3,000	\$6,000
Collar Bone .....	\$250	\$500
Shoulder Joint .....	\$1,000	\$2,000
Rib .....	\$1,000	\$2,000
Elbow .....	\$1,000	\$2,000
Wrist .....	\$1,000	\$2,000
Hand except Fingers .....	\$1,000	\$2,000
Finger .....	\$200	\$400
Hip .....	\$2,000	\$4,000
Knee .....	\$500	\$1,000
Ankle .....	\$250	\$500
Foot .....	\$500	\$1,000
Toe .....	\$50	\$100
Partial Dislocation .....	25%	25%

**Eye Injury Benefit (removal of foreign object)** .....\$75

**Eye Injury Benefit (surgery)** .....\$150

**Fracture Benefit:**

<b>Benefit for</b>	<b>Closed Reduction</b>	<b>Open Reduction</b>
Skull (simple non-depressed) .....	\$1,000 .....	\$2,000 .....
Skull (depressed) .....	\$2,000 .....	\$4,000 .....
Facial Bone including nose		
except upper or lower jaw .....	\$500 .....	\$1,000 .....
Upper jaw .....	\$500 .....	\$1,000 .....
Lower jaw .....	\$1,000 .....	\$2,000 .....
Spine (vertebral processes) .....	\$1,000 .....	\$2,000 .....
Spine (vertebral body		
except vertebral processes) .....	\$1,000 .....	\$2,000 .....
Collar Bone .....	\$1,500 .....	\$3,000 .....
Shoulder Blade .....	\$2,000 .....	\$4,000 .....
Breast Bone .....	\$1,000 .....	\$2,000 .....
Rib .....	\$1,000 .....	\$2,000 .....
Pelvis, except tailbone .....	\$3,000 .....	\$6,000 .....
Tailbone .....	\$1,000 .....	\$2,000 .....
Upper Arm .....	\$2,000 .....	\$4,000 .....
Forearm .....	\$2,000 .....	\$4,000 .....
Elbow .....	\$2,000 .....	\$4,000 .....
Wrist .....	\$2,000 .....	\$4,000 .....
Hand except fingers .....	\$2,000 .....	\$4,000 .....
Finger .....	\$200 .....	\$400 .....
Hip or thigh or both .....	\$3,000 .....	\$6,000 .....
Kneecap .....	\$2,000 .....	\$4,000 .....
Leg except thigh .....	\$2,000 .....	\$4,000 .....
Ankle .....	\$2,000 .....	\$4,000 .....
Foot except toes .....	\$2,000 .....	\$4,000 .....
Toe .....	\$200 .....	\$400 .....
Chip Fracture .....	50% .....	50% .....

**Laceration Benefit**

Repaired without stitches .....	\$25 .....
Repaired with stitches:	
Lacerations, total is less than two inches .....	\$50 .....
Lacerations, total is two to six inches .....	\$100 .....
Lacerations, total is over six inches .....	\$200 .....

**Paralysis Benefit**

Paralysis, four limbs .....	\$5,000 .....
Paralysis, two limbs .....	\$2,500 .....
Paralysis, one limb .....	\$1,000 .....

<b>Puncture Wound Benefit</b> .....	\$50 .....
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**ACCIDENT MEDICAL TREATMENT AND SERVICES BENEFITS****Advanced Diagnostic Testing Benefits**

CAT .....	\$50 .....
CT .....	\$50 .....
EEG .....	\$50 .....

MRI .....	\$50
MR .....	\$50
NVC .....	\$50
PET .....	\$50
MRA .....	\$50
SPECT .....	\$50
Bone Scintigraphy (Bone Scan) .....	\$50
<b>Air Ambulance Benefit .....</b>	<b>\$1,500</b>
<b>Ground/Water Ambulance Benefit .....</b>	<b>\$500</b>
<b>Blood/Plasma/Platelets Benefit .....</b>	<b>\$200</b>
<b>Doctor Follow-Up Visits .....</b>	<b>\$75</b>
<b>Emergency Care Benefit</b>	
Emergency Room .....	\$150
Doctor's Office .....	\$50
Urgent Care .....	\$100
<b>Non-Emergency Initial Care Benefit .....</b>	<b>\$25</b>
<b>Joint Replacement Benefit .....</b>	<b>\$1,000</b>
<b>Lodging Benefit .....</b>	<b>\$125</b>
<b>Medical Appliance Benefit</b>	
Brace .....	\$50
Cane .....	\$50
Crutches .....	\$50
Walker (expected use less than 1 year) .....	\$100
Walker (expected use 1 year or longer) .....	\$250
Walking Boot .....	\$50
Wheelchair or motorized scooter (expected use less than 1 year) .....	\$100
Wheelchair or motorized scooter (expected use 1 year or longer) .....	\$100
Other Medical Device used for mobility .....	\$50
<b>Outpatient Intravenous (IV) Infusion Therapy Benefit .....</b>	<b>\$250</b>
<b>Pain Management Benefit:</b>	
Epidural Anesthesia .....	\$100
General Anesthesia .....	\$100
<b>Prosthetic Device Benefit</b>	
One device only .....	\$500
More than one device .....	\$1,000
<b>Surgical Repair Benefit</b>	
Abdominal Pelvic Cavity .....	\$1,000

Cranial .....	\$1,000
Hernia Repair.....	\$100
Ruptured Disc .....	\$1,000
Thoracic Cavity .....	\$1,000
Tear, cartilage in knee .....	\$50

**Torn, ruptured or Severed Tendon/Ligament/Rotator Cuff**

One tendon/ligament/rotator cuff .....	\$500
Two or more tendons/ligaments/rotator cuffs .....	\$750

<b>Exploratory Surgery Benefit</b> (without repair) for any of the procedures listed above or outpatient surgery .....	\$100
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<b>Other Outpatient Surgery Benefit</b> .....	\$150
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<b>Telemedicine Benefit</b> .....	\$25
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**Therapy Services Benefit**

Cognitive Behavioral Therapy .....	\$25
Occupational Therapy .....	\$25
Physical Therapy .....	\$25
Respiratory Therapy .....	\$25
Speech Therapy .....	\$25
Vocational Therapy.....	\$25

<b>Alternative Therapy Benefit</b> .....	\$50
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<b>Transportation Benefit</b> .....	\$200
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<b>X-Ray Benefit</b> .....	\$50
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**HOSPITAL BENEFITS**

<b>Accident - Hospital Admission Benefit</b> .....	\$1,000
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<b>Accident - Intensive Care Unit (ICU) Admission Benefit</b> .....	\$1,500
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<b>Accident - Hospital Confinement Benefit</b> .....	\$200
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<b>Accident - ICU Confinement Benefit</b> .....	\$400
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<b>Inpatient Rehabilitation Benefit</b> .....	\$50
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**ADDITIONAL BENEFITS**

<b>Modification Benefit</b> .....	\$500
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## **Benefit Limits.**

**Broken Tooth Benefit:** Prudential will pay the Broken tooth benefit no more than 2 times per Covered Person, per Calendar Year.

**Burn Benefit:** Prudential will pay the Burn Benefit no more than: (1) one time per Covered Person, per Covered Accident or Covered Injury; and (2) 1 time per Covered Person, per Calendar Year.

**Skin Graft Benefit:** Prudential will pay the Skin Graft Benefit no more than: (1) one time per Covered Person, per Covered Accident; and (2) 3 times per Covered Person, per Calendar Year.

**Coma Benefit:** Prudential will pay the Coma Benefit no more than 1 time per Covered Person, per Accident and a maximum of 1 time per Covered Person, per Calendar Year.

**Concussion Benefit:** Prudential will pay the Concussion Benefit no more than 1 time per Covered Person, per Calendar Year.

**Eye Injury Benefit:** Prudential will pay the Eye Injury Benefit no more than: (1) 1 time per Covered Person, per Covered Accident; and (2) 3 times per Covered Person, per Calendar Year.

**Fracture Benefit:** Prudential will pay no more than one Fracture Benefit per bone, per Covered Accident.

**Laceration Benefit:** Prudential will pay the Laceration Benefit no more than one time per Covered Person, per Covered Accident; and up to a maximum of 3 times per Covered Person, per Calendar Year.

**Paralysis Benefit:** Prudential will pay the Paralysis Benefit no more than one time per Covered Person, per Covered Accident or Covered Injury.

**Puncture Wound Benefit:** Prudential will pay the Puncture Wound Benefit no more than 1 time per Covered Person, per Covered Accident, up to a maximum of 3 times per Covered Person, per Calendar Year.

## **ACCIDENT-MEDICAL TREATMENT AND SERVICES BENEFITS:**

**Advanced Diagnostic Testing Benefits:** Prudential will pay the Diagnostic Testing Benefit no more than 1 time per Covered Person, per Covered Accident and up to a maximum of 3 times per Covered Person, per Calendar Year.

**Air Ambulance Benefit:** Prudential will pay this benefit 1 time per Covered Accident and a maximum of 2 times per Covered Person, per Calendar Year.

**Ground/Water Ambulance Benefit:** Prudential will pay this benefit 1 time per Covered Accident, Covered Injury and a maximum of 2 times per Covered Person, per Calendar Year.

**Blood/Plasma/Platelets Benefit:** Prudential will pay this benefit 1 time per Covered Person, per Covered Accident and a maximum of 3 times per Covered Person, per Calendar Year.

**Doctor Follow-Up Visits:** Prudential will pay this benefit no more than 2 times per Covered Person, per Covered Accident, and up to a maximum of 6 times per Covered Person per Calendar Year.

**Emergency Care Benefit and Non-Emergency Initial Care Benefit:** Prudential will never pay both the Emergency Care Benefit and the Non-Emergency Care Benefit per Covered Person, for the same Covered Accident. If Prudential pays either the Emergency Care Benefit or the Non-Emergency Initial Care Benefit, Prudential will pay the benefit no more than one time per Covered Person, per Covered Accident.

**Joint Replacement Benefit:** Prudential will pay the Joint Replacement Benefit no more than one time per Covered Person, per Covered Accident.

**Lodging Benefit:** Prudential will pay the Lodging Benefit for up to 30 days per Calendar Year.

**Medical Appliance Benefit:** The amount Prudential will pay for all Medical Appliances combined will be no more than \$1,000 per Covered Person, per Covered Accident.

**Outpatient Intravenous (IV) Infusion Therapy Benefit:** Prudential will pay the Outpatient Intravenous (IV) Infusion Therapy Benefit no more than: (1) 2 times per Covered Person, per Covered Accident; and (2) a maximum of 5 times per Covered Person, per Calendar Year.

**Pain Management - General Anesthesia Benefit:** Prudential will pay the Pain Management -General Anesthesia Benefit no more than 1 time per Covered Person, per Covered Accident and a up to a maximum of 3 times per Covered Person, per Calendar Year.

**Pain Management - Epidural Anesthesia Benefit:** Prudential will pay the Pain Management -Epidural Anesthesia Benefit no more than 1 time per Covered Person, per Covered Accident and a up to a maximum of 3 times per Covered Person, per Calendar Year.

**Prosthetic Device Benefit:** Prudential will pay the Prosthetic Device Benefit no more than: (1) 1 time per Covered Person, per Covered Accident; and (2) 1 time per Covered Person, per Calendar Year.

**Surgical Repair Benefit:** Prudential will pay the Surgical Repair Benefit no more than 1 time per Covered Person, per Covered Accident, up to a maximum of 3 per Covered Person, per Calendar Year.

**Other Outpatient Surgery Benefit:** We will pay the Other Outpatient Surgery Benefit no more than 1 time per Covered Person, per Covered Accident and up to a maximum of 3 times per Covered Person, per Calendar Year.

**Telemedicine Services Benefit:** Prudential will pay the Telemedicine Services Benefit no more than 5 times per Covered Person, per Covered Accident; and 10 times per Covered Person, per Calendar Year.

**Therapy Services Benefit:** Prudential will pay the Therapy Services Benefit for Therapy Services no more than 10 times per Covered Person, per Covered Accident; and 10 times per Covered Person, per Calendar Year.

**Alternative Therapy Benefit:** Prudential will pay the Alternative Therapy Benefit no more than: (1) 5 time per Covered Person, per Covered Accident; and (2) a maximum of 10 times per Covered Person, per Calendar Year.

**Transportation Benefit:** Prudential will pay the Transportation Benefit no more than: (1) 1 time per Covered Person, per Covered Accident; and (2) 3 times per Covered Person, per Calendar Year.

**X-ray Benefit:** Prudential will pay the X-ray Benefit no more than 1 time per Covered Person, per Covered Accident, up to a maximum of 3 times per Covered Person, per Calendar Year.



## ACCIDENT HOSPITAL BENEFITS

**Accident - Hospital Admission Benefit:** We will pay the Accident - Hospital Admission Benefit no more than: (1) one time per Covered Person, per Covered Accident; and (2) 3 times per Covered Person, per Calendar Year.

**Accident - Intensive Care Unit (ICU) Admission Benefit:** We will pay the Accident - ICU Admission Benefit no more than: (1) one time per Covered Person, per Covered Accident; and (2) 3 times per Covered Person, per Calendar Year.

**Accident - Hospital Confinement Benefit:** Prudential will pay the Accident - Hospital Confinement Benefit for up to 365 days per Covered Person, per Covered Accident and no more than 3 times per Covered Person, per Calendar Year.

**Accident - Intensive Care Unit (ICU) Confinement Benefit:** Prudential will pay the **Accident - ICU Confinement Benefit** for up to 30 days per Covered Person, per Covered Accident and no more than 3 times per Covered Person, per Calendar Year.

**Inpatient Rehabilitation Benefit:** Prudential will pay the Inpatient Rehabilitation Benefit for each day of the Covered Person's continuous stay as a resident inpatient in a Rehabilitation Facility, up to a maximum stay of 15 days per Covered Person, per Covered Accident or Covered Injury but not to exceed 30 days per Calendar Year.

## ADDITIONAL BENEFITS

**Modification Benefit:** Prudential will pay the Modification Benefit no more than: (1) 1 time per Covered Person, per Covered Accident; and (2) 1 time per Covered Person, per Calendar Year.

## Benefit Exclusions.

Prudential will not pay benefits for any loss caused by, contributed to by, or resulting from, directly or indirectly, any of the following:

- Suicide or attempted suicide, while sane.
- Intentionally self-inflicted Injuries, or any attempt to inflict such Injuries.
- Medical malpractice.
- War, or any act of war. War means declared or undeclared war, and includes resistance to armed aggression. Terrorism is not considered an act of war.

Terrorism means the deliberate use of violence or the threat of violence against civilians to create an emotional response through the suffering of victims or to achieve military, political, religious or social objectives.

- An Accident that occurs while the person is serving on Full-time active duty for more than 90 days in any armed forces. But this does not include Reserve or National Guard active duty for training.
- Travel or flight in any vehicle used for aerial navigation, if:
  - (a) the person is riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;

- (b) the person is performing as a pilot or a crew member of any aircraft; or
- (c) the person is riding as a passenger in an aircraft owned, operated, controlled or leased by or on behalf of the Contract Holder or any of its subsidiaries or affiliates.

This includes getting in, out, on or off any such vehicle.

- Commission a crime for which a person has been convicted under state or federal law.
- Being under the influence of alcohol or alcohol intoxication, including but not limited to having a blood alcohol level above the limit for permissible operation of a motor vehicle in the jurisdiction where the Accident occurred, regardless of whether the person: (a) was operating a motor vehicle; and (b) was convicted of an alcohol related offense.
- Being under the influence of or taking any non-Prescription Drug, medication, narcotic, stimulant, hallucinogen, barbiturate, amphetamine, gas, fumes or inhalants, poison or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless prescribed by and administered in accordance with the advice of the person's Doctor.
- Participation in these hazardous sports: scuba diving; bungee jumping; base jumping; skydiving; ziplining; parachuting; hang gliding; paragliding; paramotoring; parascending; or ballooning.
- Treatment for dental care or dental procedures, unless treatment is the result of a Covered Accident, Covered Injury or Covered Illness.
- Elective procedures and/or reconstructive surgery, unless it is a result of trauma, infection or other diseases.
- Cosmetic Surgery, except when such Surgery is performed to:
  - (a) treat an Injury or Sickness;
  - (b) correct a disorder of normal bodily function or structure that was caused by an Injury or Sickness for which Coverage is not otherwise excluded under this Group Insurance Certificate; or
  - (c) reconstruct a part of the body which was disfigured or removed as a result of an Injury or Sickness for which Coverage is not otherwise excluded under this Group Insurance Certificate.
- The Covered Person's mental illness, or the diagnosis or treatment of such mental illness, except for the Covered Person's use of:
  - (a) any drug, medication or sedative that is taken or used as prescribed by a Doctor; or
  - (b) an "over the counter" drug, medication or sedative taken as directed.
- Hospital Confinement caused by, contributed to by, or resulting from Mental Illness. However, dementia as a result of stroke, trauma, viral infection, Alzheimer's disease or other conditions not listed which are not usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs, or other similar methods of treatment are covered under this Group Contract.

**Cost of Insurance:** The insurance described in this Outline of Coverage is Contributory Insurance. You will be informed of the amount of your contribution when you enroll. Any contribution due but unpaid at your death will be deducted from the death benefit (if any).

### **End of Coverage**

Your Member Insurance under the Coverage or Your Dependents Insurance under the Coverage will end on the first of the month on the first of these to occur:

- Your membership in the Covered Classes for the insurance ends because Your employment or membership ends (see below) or for any other reason; or
- Your class is removed from the Covered Classes for the insurance; or
- The date the Group Contract providing the insurance ends; or
- You reach age 80; or
- You die. In the event of your death, Coverage may be continued for your dependents as described.
- For Contributory Insurance under the Coverage, You fail to pay, when due, any required contribution. But, if Member Insurance is Contributory, failure to contribute for Dependents Insurance will not cause Your Member Insurance to end.
- The insurance is Dependents Insurance, and Your Member Insurance under the Coverage ends.
- That person ceases to be a Qualified Dependent for the Coverage. A Spouse or Domestic Partner will cease to be a Qualified Dependent at age 80. (See Continued Coverage for an Incapacitated Child below.)

**Renewability.** The Coverage(s) in this Outline are insured under a Group Contract issued by Prudential to the Contract Holder. The terms and conditions describing renewability are outlined in the Group Contract. Prudential may end the Group Contract on any Contract Anniversary. But notice of its intent to do so must be given to the Contract Holder in advance.

Cancellation of the Group Contract will not affect a payable claim that occurs prior to the cancellation of the Group Contract.

**Premium Rate Changes.** Under the terms and conditions of the Group Contract, Prudential has the right to change Premium rates under certain circumstances. The Premium rates may be changed as outlined in the Group Contract. Prudential will notify the Contract Holder in advance before a Premium rate is changed. If the coverage under this Group Contract includes contributory insurance, and the Premium rate change impacts the amount of your contribution, the Contract Holder will advise you of any change to your contribution.