

The Commonwealth of Pennsylvania

Long Term Disability Insurance

The Prudential Insurance Company of America

IFS-A091258 Ed.07/2010 ECEd.2.2011.5849
EXP.8.2012 0180444-00006-00

Help Protect Your Most Valuable Asset... Your Paycheck

While nearly everyone has auto and homeowner insurance, many people probably have not insured their most valuable asset...their paycheck.

If you're like most people you wouldn't be able to meet your financial obligations if you were disabled and unable to work for an extended period of time.

Would you and your family be able to keep your home, auto and other prized possessions, and be able to pay your bills if you stopped receiving a paycheck?

Now you have an opportunity to enroll in The Prudential Insurance Company of America's disability insurance plan that will help you safeguard your lifestyle and provide you and your family with peace of mind.

Advantages of participating in our program include...

- ✓ Partial Income Replacement - Benefits provide partial income replacement when you are unable to work due to a sickness or injury.
- ✓ Assistance and Support for Your Return to Work Efforts
 - Rehabilitation Program - Benefits may include vocational evaluation, job placement services, resume preparation, retraining for a new occupation, and assistance with relocation. We have enhanced our current program to include additional benefits.
 - Work Site Modification - The Prudential Insurance Company of America will work to find a modification that is likely to help you remain at work or return to work. We may reimburse the Commonwealth of Pennsylvania or make contributions towards its cost. This provision may vary by state. See your plan booklet for details.
 - Benefits While Working - The Prudential Insurance Company of America encourages you to stay at work or return to work when it's appropriate, and may pay benefits if you are working while disabled.
- ✓ Economical Group Rates - The Prudential Insurance Company of America's plan is available to you at group rates, which are typically lower than individual rates.
- ✓ Convenient Payroll Deduction - Your premium contributions are deducted from your paycheck, so there's no check writing or mail delays.
- ✓ Benefits Are Not Subject to Income Tax - When the cost of insurance is paid with after-tax dollars, benefits are not subject to federal income tax under IRC Section 104.

Please review the information in this kit so you can make an informed decision about participating in this program.

**YOU CAN ALSO ENROLL ONLINE AT
www.prudential.com/PennsylvaniaLTD**

- Your benefits will begin 90 days following an accidental injury or sickness.
- Your monthly LTD benefits will be 60% of your monthly earnings, up to the maximum of \$5,000, less deductible sources of income. The minimum monthly benefit is \$100.
- You have the option of choosing a cost of living adjustment (COLA). If you are disabled and not working on that date and have been disabled for all of the 12 months before that date. Your payments will increase on that date by 3%.
- **Annual Enrollment & Qualifying Life Events:** If you elect to enroll for LTD coverage or change to LTD Option 2 after you were first eligible, you may do so by providing medical evidence. You must notify Prudential within 60 days of the qualifying event.
- Benefits from statutory plans, Social Security to you and your dependents, workers' compensation, and other sources are deductible sources of income.
- The benefit duration is up to your normal retirement age under the Social Security Act. However, if you become disabled at or after age 65, benefits are payable according to an age-based schedule.
- During the elimination period, you are considered disabled when, because of injury or sickness, you are unable to perform the material and substantial duties of your regular occupation, you are under the regular care of a doctor and you are not working at any job. After the elimination period, you are considered disabled when, because of injury or sickness, you are unable to perform the material and substantial duties of your regular occupation, you are under the regular care of a doctor and your disability results in a loss of income of at least 20%. After receiving benefits for 24 months, you are considered disabled when, due to the same sickness or injury, you are unable to perform the material and substantial duties of any gainful occupation for which you are reasonably fitted by education, training or experience, and the disability results in a loss of income of a specified percentage determined by your plan.
- Your monthly benefit will not be reduced, during the first 12 months of disability payments, as long as your earnings plus the gross disability benefit does not exceed 100% of pre-disability monthly earnings.
- Our rehabilitation specialists work with doctors and other specialists to help you return to work. Benefits may be payable for vocational evaluation and retraining for a new occupation. If you are no longer able to perform your occupation, we may help you with job placement services, resume preparation and relocation services. Your participation in this rehabilitation program is required and could affect payment of benefits. .
- The Prudential Insurance Company of America will send a rehabilitation payment for up to 6 months while you are receiving long term disability benefits under the plan.
 - Enhanced Rehabilitation Benefit: An additional monthly benefit equal to 5% of the monthly benefit payment.
 - Spouse/domestic partner and Elder Care Benefit: An additional \$500 per month to help cover the cost of care for chronically ill or disabled spouse/domestic partners, or certain family members.
 - Day Care Benefit: An additional \$500 per month per eligible child to help cover the cost of day care expenses.
- Disabilities 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.
- The survivor benefit is three times your gross disability payment, in the event of your death and it is payable to your spouse/domestic partner or children under age 25.

- LTD exclusions - 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 crime for which you have been convicted. Benefits are not payable for any period of incarceration as a result of a conviction. LTD benefits will not be paid for a preexisting condition. Exclusions may vary by state. Refer to the plan booklet for details.
- You do not have to pay premiums, while you are collecting disability benefits.

Benefits, provision and exclusions may vary by state. Refer to the plan booklet for details.

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of the plan. You must be actively at work on the date of approval.

RATE SHEET
The Commonwealth of Pennsylvania
 Issued by The Prudential Insurance Company of America
 Rates Effective: September 1, 2008

Cost of Living Adjustment (COLA) Waived

Long Term Disability																										
1. Indicate your Annual earnings.		= \$																								
2. Divide your Annual earnings by 12 to obtain your Monthly Earnings		= \$																								
3. If your monthly earnings are greater than the maximum monthly covered earnings of \$8,333, indicate \$8,333. Otherwise, indicate the amount from Step 2.		= \$																								
4. Multiply the amount in Step 3 by the rate corresponding to your age to obtain your LTD Monthly Cost.		= \$																								
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Cost of insurance for all coverages, which are deducted from your paycheck, may increase or decrease in the future based upon the claims experience of participants. All provisions that apply to these coverages are governed by the Certificate. Rates may be subject to change.



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Electing Cost of Living Adjustment (COLA)

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About The Prudential Insurance Company of America

Prudential's famous Rock logo has been one of America's best known icons. It's a symbol of the strength and trust that millions of Americans have placed in us to help them meet their most important financial goals.

The Prudential Insurance Company of America, is one of the leading providers of group insurance in the United States. Our resources, financial strength and stability allow us to honor longterm commitments to employers and employees alike.

Start The Process Of Enrolling In This Valuable Insurance TODAY!

To enroll, simply complete the Enrollment Form, including the Beneficiary Designations, and return it as instructed.

YOU CAN ALSO ENROLL ON-LINE AT

www.prudential.com/PennsylvaniaLTD

For I.D. Number enter your Personnel Number

Enter your Date of Birth - MM DD YYYY

Enter your Access Code - 91475

If you have any questions call 1-800-893-7316, 8am - 8pm
Monday to Friday Eastern Standard Time.

After the date your Group Insurance becomes effective, you will receive a Certificate, which details your plan provisions.

Group Disability coverage is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Disability Support: 1-800-290-5903. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America and its affiliates. This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500.

General Information (Employee)		Effective Date of Coverage (for office use only) ____/____/____	
Last Name		First Name	Middle Initial
Address		City	State Zip Code
Social Security No. ____ - ____ - ____	<input type="checkbox"/> Single <input type="checkbox"/> Divorced	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Widowed	Date of Birth Month Day Year ____/____/____
Date Employed Month Day Year ____/____/____	Your Annual Earnings \$ _____		(For Prudential Use Only) Control # 91475
Long Term Disability			
<input type="checkbox"/> Option 1: I wish to enroll for the Long Term Disability insurance coverage without COLA Biweekly Payroll Deduction \$ _____			
<input type="checkbox"/> Option 2: I wish to enroll for the Long Term Disability insurance coverage with COLA Biweekly Payroll Deduction \$ _____			
<input type="checkbox"/> No Long Term Disability Insurance coverage chosen.			
* If you elect to enroll for LTD coverage or change to LTD Option 2 after you were first eligible, evidence of insurability satisfactory to The Prudential Insurance Company of America will be required.			

The Prudential Insurance Company of America

751 Broad Street, Newark, New Jersey 07102

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Employee General Information			
Last Name	First Name	Middle Initial	Social Security No.
_____	_____	_____	____ - ____ - ____

Acceptance or Waiver of Coverage

FOR RESIDENTS OF ALL STATES EXCEPT FLORIDA, NEW JERSEY, NEW YORK, PENNSYLVANIA, UTAH, VERMONT, VIRGINIA AND WASHINGTON; WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing an insurance application or a statement of claim for payment of a loss or benefit commits a fraudulent insurance act, is/may be guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

FLORIDA RESIDENTS – Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing false, incomplete, or misleading information is guilty of a felony of the third degree.

NEW JERSEY RESIDENTS - Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

PENNSYLVANIA AND UTAH RESIDENTS - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any material fact thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

VIRGINIA RESIDENTS - Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing a statement of claim for payment of a loss or benefit may have violated state law, is guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

WASHINGTON RESIDENTS Any person who knowingly provides false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company commits a crime. Penalties include imprisonment, fines, and denial of insurance benefits.

Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. There is no administrative fee to accelerate death benefits. The accelerated amount is not discounted.

VIRGINIA RESIDENTS: Will this proposed insurance replace an existing life insurance policy? Yes No

REPLACING YOUR LIFE INSURANCE POLICY?

Are you thinking about buying a new policy and discontinuing or changing an existing policy? If you are, your decision could be a good one -- or a mistake. You will not know for sure unless you make a careful comparison of your existing policy and the proposed policy. Make sure you understand the facts. You should ask the company or agent that sold you your existing policy to give you information about it. Hear both sides before you decide. This way you can be sure you are making a decision that is in your best interest.

Employee Signature _____ Date (Month, Day, Year) _____

