

Breathing New Life Into Your Group Disability Sales.

Prudential's group disability coverage provides exceptional support for your clients and their employees. We continually monitor and evaluate our contract to ensure it meets changing needs and responds to industry trends. Our latest contract includes new benefits* that help disabled employees and their families meet financial obligations. Here is just one example:

The Continued Health Care Contribution Benefit

This new benefit provides an additional payment to help disabled employees cover the cost of COBRA, a program that allows them to continue their group medical insurance coverage for a limited time at their own expense.

Rising costs make medical coverage critical.

USA Today recently reported on medical care "sticker shock." For example:

- Daily hospital room charges are \$5,000 a day in some states.
- The average cost of an appendectomy is \$18,000.
- Heart attack treatments average \$20,000.¹

Clearly, medical insurance is a necessity for most employees. Without it, they could not afford care. The Continued Health Care Contribution Benefit helps disabled employees keep this essential coverage.

Got \$7,194?

Many disabled employees underestimate the cost of medical insurance premiums. In fact, the national average cost of COBRA payments totals \$7,194 per year, or \$600 per month.² These charges can easily consume a majority

of a disabled employee's income, leaving limited funds for other necessities like rent or mortgage payments, a child's college tuition, food, and utilities.

Prudential helps take the bite out of COBRA.

The Continued Health Care Contribution Benefit helps disabled employees maintain health insurance coverage for themselves and their families. That means they can focus on their most important task—getting better and going back to work.

The benefit is paid as a flat monthly amount for up to 18 months. To qualify, employees must be receiving Long Term Disability Insurance benefits, be continuing their health care under COBRA, and provide written proof of the cost of their COBRA premium.

The Continued Health Care Contribution Benefit is just one of the many innovative benefits in our latest group disability contract. Stay tuned for more updates just like this one.

For more information on the Continued Health Care Contribution Benefit or Prudential's competitive group disability products, talk to your Prudential group insurance sales representative today.

* These benefits may not be available in all states.

¹ Julie Appleby, "Hospital Bills Spin Out of Control," *USA Today*, April 13, 2004.

² Families USA, July 2003.

www.prudential.com/gi

Long Term Disability coverage is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. 800-290-5903. (Contract series: 83500) This is a summary of benefits. It does not include all plan provisions, exclusions, and limitations. A Group Contract with complete plan information will be provided. If there is a discrepancy between this document and the Group Contract issued by Prudential, the terms of the Group Contract will govern.

This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

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.

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