For employers, a lot goes into effectively managing their disability and absence management programs. Challenging regulations, complex leave policies, benefits plan performance optimization, and managing return-to-work accommodations are but a few challenges you face each day. The average cost of unplanned absence is 8-9% of an employer’s total payroll. And when employees miss work, it impacts an employer’s bottom line in the following ways:

**Direct Costs, such as:** Benefits Payments, Health Care Costs, and Overtime

**Indirect Costs, such as:** Need for Temporary Workers, Training Costs, Lost Productivity, and Adverse Impact on Employee Morale

**Experience Prudential’s Absence Management Services**

The Prudential Insurance Company of America (Prudential) offers industry-leading absence management services to address your challenges. Put our claim management expertise to work to reduce durations and save on your total cost of absence.

Prudential’s suite of Absence Management Services and Disability products offers you a single, seamless services to help you manage various types of absences, including:

- Federal Family Medical Leave (FMLA)
- State Leaves
- Additional Employer-Directed Company Leaves (Jury Duty, Military, Municipal, and Bereavement)*
- ADAdvocate℠ Leave Support Services*

**EXPERIENCE EASE**

**We Enhance Your Employees’ Experience:**

- A dedicated, toll-free number so that your employees can easily report an absence and speak with one of our trained absence professionals. They may also report an absence by logging in to our website.

- Our compassionate absence professionals will take time to educate your employees, providing clear explanations of next steps and informing them of their responsibilities.

- Our self-service web portal and Interactive Voice Response (IVR) system, which provide 24/7 access to absence status information.

When employees are ill and dealing with their inability to work, they don’t need the additional stress of having an administrator treat their absence like separate claims. That’s why Prudential provides a truly integrated experience for Short Term Disability and Absence:

- One Intake process so there’s no need to repeat the same information.

**Experience Results**

- 98% transactional accuracy of Absence claims processing.
- 94% overall Absence claimant satisfaction.
- 94% claimant satisfaction with Absence manager.
One Absence Professional is your employee’s single point of contact.

One Claim Number to remember even if the employee’s Absence transitions from STD to LTD.

One Claim System provides real-time access to all STD, Absence, LTD and Statutory claim data.

### Outsourcing Absence Management

Prudential expertly handles the administrative burden of managing leaves so employers can focus on other priorities.

Our Absence Management Services:

- Mitigate Compliance Risk
- Manage Absence Durations and Intermittent Leave Tracking Challenges
- Deliver a Consistent Employee Experience
- Retain Record Integrity and Privacy
- Support Workforce Management with Easy Access to Reports

Plus, we understand that outsourcing your absence management program for the first time or changing vendors requires careful coordination. We make the implementation process run smoothly by assigning a project management professional to work with your team every step of the way.

### Consultative Reporting

Our Absence Management Services help ensure that you have access to the right data whenever you need it. You will receive email notifications that contain a link to information about each employee’s absence, copies of communications to employees, and other relevant data. We provide real-time transactional and customized, program-level integrated reporting to help you effectively manage staffing and maintain productivity.

As your consultative partner, Prudential also provides ongoing stewardship with the data you need to evaluate your program and actionable information to help achieve results. Our custom analysis and reporting capabilities include:

- Plan Design Review and Benchmarking
- Claims Trend Analysis
- Benefits Utilization
- Annual Costs of Unplanned Health-Related Absence with Potential Savings Estimate

### EXPERIENCE. SIMPLICITY.

Everything we do is designed to make benefits easier — for you and your employees. To learn more about Absence Management Services, contact your Prudential representative.

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Experience Expertise

- Over 95 years in group insurance.
- More than 60 years in the disability insurance industry.

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*Available for employers with 1,000 or more employees. 1 Mercer 2013 Survey on Absence and Disability Management survey. 2 2014 Prudential Book of Business based on a pre-release sample. 3 2014 Claimant Satisfaction Results. For absence, claimants are satisfied, very satisfied, and completely satisfied. 4 Fortune® magazine’s 2015 World’s Most Admired Companies, Insurance: Life, Health category.

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 Department of Financial Services.

**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.

Disability Insurance coverages are issued by The Prudential Insurance Company of America, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply.

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