

Short Term Disability



In today's competitive environment, there's no time for down time. The Prudential Insurance Company of America (Prudential) provides Short Term Disability (STD) solutions that can help employers attract and retain talented workers, minimize the costs of disability and lost productivity, and reduce administrative burdens. If you are ready for solutions that address your real challenges, Prudential is ready to deliver results.

Attract and Retain Talent with Industry-Leading STD Benefits

STD coverage is an important element of your benefits package because it provides financial security if an employee becomes disabled and cannot work. STD benefits provide partial income replacement for the first few months of disability.

Minimize the Cost of Disability with Our Flexible Plan Options

With Prudential, you can customize your STD insurance plan to fit your needs. Our plans can be structured based on a percentage of earnings or a flat benefit amount, and our waiting periods and benefit durations are flexible. In addition, we offer a range of optional features that help you manage risk and control costs.

Choice of Product Features

Our contract includes a choice of standard and optional features that help you tailor a plan that's right for you. Choose from the following options:

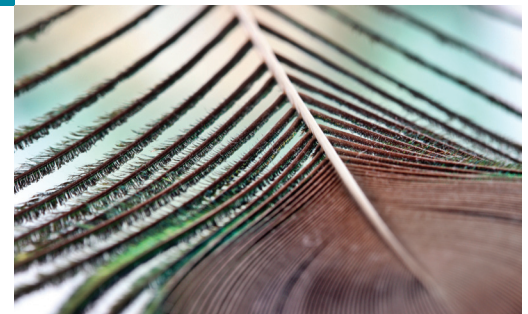
- **Partial Disability Benefit**—to help improve productivity with part-time return to work
- **Zero-Day Residual Provision**—to help improve productivity with more rapid satisfaction of the waiting period—and consequently, a quicker return to work
- **First Day Hospital or Surgery Benefit**—to provide benefits more quickly for serious disabilities
- **Survivor Benefit or Accelerated Survivor Benefit**—to provide additional financial support to families

Several states, referred to as "cash sickness states," require that employers provide STD coverage. Our professional STD management services are available for state-mandated and supplemental benefits in New York (DBL), New Jersey (TDB), Puerto Rico (DBA), Hawaii (TDI), and California (SDI and VDI). We also provide supplemental benefits to employees in Rhode Island (TDI).

Choice of Funding Options

No matter what funding choice you make, our STD plans can help your employees maintain financial security. Choose from the following options:

- **Insured Plan**—Prudential assumes total liability for claims. You can choose an employer-paid plan, an employee-paid plan, or a plan where the cost is shared.
- **Advice To Pay (ATP)**—Prudential provides claim advice services for your self-insured plan.
- **Administrative Services Only (ASO)**—We provide claim adjudication services, benefit payment, and federal income tax withholding for your self-insured plan.



Real Challenges. Real Solutions. Real Results.

Solutions that Deliver Results

From a Name You Know and Trust

Prudential has helped more than 3,900 employers and 1.6 million employees experience the peace of mind of our Short Term Disability Insurance coverage.¹ We'd like to help you, too. Put our 57 years of disability experience to work for your business and discover the many reasons behind our 98 percent customer satisfaction rate.²



For more information, contact your Prudential representative today
or visit us at www.prudential.com/gi.

Everyday Experiences— Made Better to Reduce Your Administrative Burden

Prudential's disability contract saves you and your employees time and frustration with one of the more flexible disability plans in the industry. With Prudential, your employees and your HR team will feel confident that they're well cared for with convenient, easy, and understandable disability benefits that are backed by a highly responsive service team of committed, caring, and competent professionals.

Gain Peace of Mind with Exceptional Service

You need a business ally who understands the intricacies of your plans, the nuances of your corporate culture, and how to exceed your service expectations. With Prudential, you'll get all this and more. From the beginning, your employees will speak with claim professionals who give clear explanations and directions so there will be no surprises.

Streamline Administration with Innovative Technology

We continually enhance our self-service technology tools to create a better experience for you and your employees. With secure, web-based portals, the result is more timely and professional service for your employees—and impressive reporting capabilities for you.

- **My PRU Benefits**—Your employees will have 24/7 online access to check coverage, submit claims, check claim status, and more. Of course, they can also call us toll-free, or use our Interactive Voice Response (IVR) system.
- **Link 2 PRU Benefits**—You and your authorized personnel will have easy access to information at any time. Run standard reports, or create custom reports tailored to your needs. A report scheduler auto-generates reports and sends an e-mail when they are complete. You will also have access to billing, plan documents, and a host of additional services.

Boost Productivity with Expert Plan Stewardship

Approximately 30 percent of STD claims are routine and employees return to work promptly.³ For other claims, it's critical to develop and implement a return-to-work plan to help reduce the risk of a long-term disability and the attendant loss of productivity. Prudential's claim management approach ensures complex STD claims receive clinical reviews and vocational rehabilitation service, if appropriate, and employees receive personalized support every step of the way.

A Tried and Proven Philosophy

Based on Decades of Disability Experience

People are at their best when they're working and contributing. This philosophy permeates every aspect of our disability claim management service and strengthens our commitment to helping your business manage absences and productivity.

¹ LIMRA, 2009 Annual U.S. Group Disability Sales and Inforce Survey. Based on number of contracts and certificates in force. ² The Prudential Insurance Company of America, 2009 Group Insurance Client Relationship Survey. ³ Prudential's Group Insurance Book of Business, as of 2009.

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.** This flyer is a summary of benefits. It does not include all plan provisions, exclusions, and limitations. Availability of provisions and services may vary. 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.

Group Short Term Disability Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Disability Support: 800-290-5903. Contract Series: 83500

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