

# Performance At Its Peak

## FROM A NAME YOU KNOW AND TRUST

- More than \$1.5 trillion in group life insurance coverage<sup>1</sup>
- Over \$4.1 billion of group insurance reported premiums, policy charges, and fee income<sup>2</sup>
- Over \$195 million in long-term care insurance premiums<sup>3</sup>
- Solid financial strength ratings:<sup>4</sup>

A.M. Best:	A+
Standard & Poor's:	AA
Moody's:	Aa3
Fitch:	AA
- 2nd largest carrier of group life insurance and a leading disability and long-term care insurance carrier<sup>5</sup>
- Over 12,000 group life clients insuring more than 19 million lives<sup>1</sup>
- Over 4,800 long-term disability clients covering more than 2 million lives<sup>6</sup>
- Over 3,100 short-term disability clients covering almost 1 million lives<sup>6</sup>
- 98% overall client satisfaction rate<sup>7</sup>
- 91 years group life, 56 years disability, and 21 years long-term care insurance experience

For the latest statistics, please visit [www.investor.prudential.com](http://www.investor.prudential.com).

## Pru1Solution<sup>SM</sup>

### Absence Management Services

Personalized support—every step of the way



PERFORMANCE AT ITS PEAK



<sup>1</sup> 2007 Statutory Annual Statement of Prudential (Blue Book). <sup>2</sup> Prudential Financial, Inc., Quarterly Financial Supplement, Fourth Quarter 2007. <sup>3</sup> LIMRA, 2007 Annual Group Long-Term Care & Individual Long-Term Care Sales and Inforce Studies. <sup>4</sup> As of April 2008. A.M. Best ratings range from A++ (Superior) to F (In Liquidation); Standard & Poor's ratings range from AAA (Extremely Strong) to D (In Default); Moody's ratings range from Aaa (Exceptional) to C (Lowest Rated); Fitch ratings range from AAA (Exceptionally Strong) to D (Distressed). <sup>5</sup> LIMRA, 2007 Annual Surveys of U.S. Group Life, Group Disability, and Group Long-Term Care Insurance. <sup>6</sup> JHA, Inc., The 2007 JHA U.S. Group Disability Market Survey. <sup>7</sup> The Prudential Insurance Company of America, 2006 Group Insurance Client Satisfaction Study.

Group Disability Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500. Prudential, the Rock logo, and Pru1Solution are registered service marks of The Prudential Insurance Company of America, Newark, NJ. California COA #1179 NAIC # 68241





As a leading employee benefits provider for over 90 years, and a provider of group disability products and services for over 55 years, The Prudential Insurance Company of America understands employee absences and the impact they can have on your business. Our experience has led to the development of an innovative absence management solution. This proprietary model guides our absence management activities and decisions, and helps employers manage employee absences and workplace productivity. It's a solution that includes industry best practices, leverages our technology and experienced staff, provides excellent services, and most importantly—offers personalized support, every step of the way.

### It Can Be a Lot of Work When Employees Miss Work

Employee absence is a common problem that exists in all businesses. In today's workplace, effective absence management is vital to maintaining employee productivity, containing expenses, making important staffing decisions, and minimizing your risk of penalties or litigation—but it can also be a time-consuming, burdensome task. Consider the variety of absence events that may occur in your company:

- Federal Family Medical Leave (FML)
- State FML
- Disability leave
- Military leave
- Jury duty
- Bereavement leave
- Other company-specific leaves

If you are like most employers, you would prefer to put all of your time and energy into running your business. Adding the administrative burdens associated with absence management to your workload can take your focus away from your many other responsibilities. That's where Prudential can help.

### Pru1Solution<sup>SM</sup> Takes the Work Out of Employees Missing Work

Pru1Solution—Prudential's portfolio of disability products and absence management services—combines leave management with our short- and long-term disability products and services to provide a single, seamless solution. Pru1Solution is designed to help:

- Ease your administrative burden
- Reduce your risk exposure to penalties or litigation
- Minimize expenses associated with absences
- Enhance your ability to make important staffing decisions
- Deliver an effortless experience for employees

### Personalized Support— Every Step of the Way

Whether your employees are calling in to report a disability, military leave, a death in the family, or any other absence, they will receive assistance from people who understand their situation from a "human" perspective. That may help make a stressful time a bit easier.



## Absence Management Mini-Glossary

The list below can help you become familiar with some common absence management terms.

- **Absence:** When an employee is not at work because of his or her own illness or disability, the need to care for a family member, or other reasons.
- **Intermittent absence:** Random absences from work due to a chronic, temporary, or permanent health condition.
- **Continuous absence:** An absence that occurs over a defined and consecutive period of days.
- **Leave event:** An absence that does not have an employee disability component.
- **Claim:** An employee's notice of absence from work due to his or her own illness or injury.
- **Absence Manager:** A Prudential professional trained to manage both disability claims and federal, state, and company leaves.
- **Leave Coordinator:** A Prudential professional who manages non-disability absences only.

## Ease Your Administrative Burden

Prudential's absence professionals are skilled at handling administrative tasks surrounding absence management. They answer employees' questions, track leaves, process the required paperwork, ensure appropriate documentation, follow up with physicians, stay informed of the latest absence laws, and more—saving you and your benefits staff from countless hours of administrative work.

Our proprietary Pru1Solution System is a single platform for all absence management activities—helping to ensure concurrent administration of absence and disability events. It stores federal and state leave laws, as well as instructions based on your company's specific leave policies. This electronic repository is easily updated to reflect the most current laws and changes to your company's policies. Our system's sophisticated rules engine uses this information to:

- Determine employee eligibility for leave
- List all available benefits
- Calculate employees' available leave time
- Determine medical certification requirements
- Automatically send the required employee and employer communications
- Schedule automatic follow-up calls to employees

We can also develop employer-specific scripts and maintain them within the Pru1Solution System. These scripts prompt our absence professionals to notify your employees of specific messages; or refer employees to other company resources like disease management, wellness, and employee assistance programs. The more information your employees receive from us, the less likely they are to contact your benefits staff with questions or concerns.

As the absence progresses, the Pru1Solution System periodically reminds our absence professionals to follow up with providers and employees about pending requests and/or extensions in a timely manner.

## Reduce Your Risk Exposure

The Family and Medical Leave Act (FMLA) is a complex federal law that employers must strictly adhere to or potentially face penalties and litigation. To be compliant, you must administer absences correctly, keep track of employees' time off, and regularly inform employees of their rights under the FMLA. On top of that, many states have their own FML laws that must be followed. Many employers overcompensate for these complexities by approving all FML absence requests.

Since our Pru1Solution System is regularly updated, our absence professionals accurately administer FML to your employees in accordance with the latest federal and state laws, which may help reduce your exposure to possible penalties and litigation.

## Minimize the Expense of Absences

Our absence professionals' knowledge of leave laws can help minimize the expenses of unnecessary and unexpected absences, which include lost productivity, hiring and training temporary workers, overstaffing, and paying overtime.

For example, whenever possible, our absence professionals will administer some types of absences (e.g., short-term disability) concurrently with FML based on your company's policies. This means that an employee who is due back to work from disability leave will not be able to extend their absence by subsequently utilizing FML time.

Some employees may need to take intermittent absences. Our absence professionals and system capabilities will track and monitor these absences based on employer-determined time increments—preventing employees from potentially being absent for more time than provided under federal and state laws.

## Know When to Make Staffing Decisions

With Pru1Solution, you will have 24x7 access to integrated reports of leave and disability information, including patterns and frequency of leaves based on individual employees, departments, or your entire company, to help you more easily forecast and prepare for absences.

You may customize your reports based on the data, time frame, and structure that meet your company's needs—it's your choice. You can also receive these reports on a monthly or weekly basis, or per absence. Employees in supervisory positions may also be given access to similar reports that contain absence information about their staff.

This careful tracking and monitoring of absences helps you more quickly identify those employees who have exhausted their available time—enabling you to make staffing decisions in a more timely manner.

## An Experienced Leader

We believe you will find our absence management solution offers satisfying outcomes for you and your employees.

We know the most effective ways to provide expert service, and have the resources and stability to honor long-term commitments. It's another example of the peak performance you can expect from Prudential.



### Call Service Provides Assistance and Convenience

Employees can initiate an absence and get assistance from our absence professionals at any time by calling our toll-free number. Our professionals will provide:

- Answers to all employee questions and concerns
- Instant verification of employee eligibility
- Accelerated approval of some disability absences, such as routine maternity absences
- Employer-specific messages
- Warm transfers to other employer benefits providers

The same toll-free number offers employees the convenience of recording absence information over the phone.

### An Effortless Employee Experience from Beginning to End

We want each of your employees to have a simple, positive experience from the moment they report an absence to the day they return to work.

#### A Positive First Impression

An employee's first contact when they report their absence is extremely important—it can set the tone for the rest of their absence experience. That's why we offer employees two convenient ways to initiate or check the status of an absence—both available 24x7.

- 1. Call us toll-free**—Employees may speak to one of our skilled absence professionals, or follow the prompts to record their absence information over the phone.
- 2. Go online**—Employees can provide absence information via our secure Pru1Solution website.

Our absence professionals are trained to speak compassionately to employees and take the time to offer clear explanations of next steps and employee responsibilities—so there are no surprises.

Should employees need to call back with updates at any point during their absence, they will continue to speak exclusively to absence professionals who have access to their information, so there will be no need for them to repeat details.

#### You and Your Employees Stay Informed

After the initial absence is reported, an information packet will be automatically generated by the Pru1Solution System and sent to employees via U.S. mail. This information may also be sent via e-mail upon request. The information packet includes:

- A letter that you may customize to match the tone of your company's other employee communications and to include messages about employee resources
- Confirmation of leave decisions
- Notice of employee rights
- Medical certification forms, if necessary
- Reminders of actions employees may need to take, if necessary

As the employer, you will receive an immediate, real-time e-mail containing a link to details of the employee absence, all communications from us to the employee, and other details.

Your authorized personnel, such as the employee's supervisor, will also have real-time, up-to-the-minute access to detailed absence information anytime, via our secure Pru1Solution website. They can easily find out which employees are absent, the dates of absence, remaining leave time, and more.

### A Streamlined Process for Improved Outcomes

Reported absences will follow one of two paths depending on whether the absence is a combined leave and disability event or solely a leave event for any other reason, including intermittent absence.

#### Path 1—Combined Leave and Disability Event

When employees request time off for their own illness or injury that results in a disability claim, Prudential will contact the attending physician the same day to collect information necessary to make a decision about the disability claim and FML request. Follow-up calls will be made over the next two business days, if necessary. This absence is then assigned to an Absence Manager, who has been trained in both leave management and disability management to handle the duration of the absence.

#### Path 2—Leave Event

When an employee is out of work for any other reason than a disability, the employee is assigned to a Leave Coordinator who remains responsible for the duration of the leave event and manages any recertifications or extensions until the employee returns to work.

### Solutions From a Name You Know and Trust

As an employee benefits leader for over 90 years, Prudential has the stability and reputation that employers and employees have come to trust. With absence management services from Prudential, you can stay focused on your business, while your employees get the leave they are eligible for, when they need it.

To learn more about our absence management services, contact your Prudential representative today.

### Online Service Gives Employees Easy Access

Employees can obtain and provide leave and claim information with just a click of the mouse. In addition to reporting absences, our secure Pru1Solution website allows employees to:

- View disability claim status and payment information
- Provide return-to-work and delivery dates for maternity claims
- Obtain hours used and hours available for federal, state, and company leaves
- Download forms
- Update personal information