



ABSENCE MANAGEMENT SERVICES

Personalized Support—Every Step of the Way

Performance At Its Peak

FROM A NAME YOU KNOW AND TRUST

- More than \$1.5 trillion in group life insurance coverage¹
- Over \$4.1 billion of group insurance reported premiums, policy charges, and fee income²
- Over \$195 million in long-term care insurance premiums³
- Solid financial strength ratings:⁴

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 carrier⁵
- Over 12,000 group life clients insuring more than 19 million lives¹
- Over 4,800 long-term disability clients covering more than 2 million lives⁶
- Over 3,100 short-term disability clients covering almost 1 million lives⁶
- 98% overall client satisfaction rate⁷
- 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

Pru1SolutionSM

It Can Be a Lot of Work When Employees Miss Work

Is employee absence a concern in your company? The Prudential Insurance Company of America offers effective absence management services to help ease your administrative burden, satisfy employees, minimize risk of penalties or litigation, control expenses, and improve staffing decisions.

Pru1SolutionSM Takes the Work Out of Employees Missing Work

Prudential's portfolio of absence management services and disability products gives you a single seamless solution for:

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

Ease the Administrative Burden

Prudential's skilled absence professionals will 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.

Our proprietary Pru1Solution System stores and updates federal and state leave laws, as well as your company's specific leave

policies, and reflects the most current laws and policy changes.

The sophisticated rules engine:


- Determines employee eligibility for leave
- Lists all available benefits
- Calculates employees' available leave time
- Determines medical certification requirements
- Automatically sends the required employee and employer communications
- Schedules automatic employee follow-up calls

Provide a Positive First Impression for Employees

We want each of your employees to have an effortless experience from the moment they report an absence, to the day they return to work. We offer convenient, 24x7 access to initiate or check the status of an absence. They can:

- Call our absence professionals
- Log on to our website

We can also develop and maintain customized company information, which prompts our



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

absence professionals to notify your employees of specific messages; or refer employees to other company resources like disease management, wellness, and/or employee assistance programs.

Our absence professionals take the time to offer your employees clear explanations of next steps and inform your employees of their responsibilities—so there are no surprises. Simple leave requests or disability claims can very often be approved during the initial call.

Your Employees Stay Informed

After the initial notice, an information packet will automatically be sent to employees via U.S. mail. This information may also be sent via e-mail upon request. The more information we provide, the less likely employees are to contact your benefits staff.

Reported Absences Will Follow One of Two Paths

Path 1—Combined Leave and Disability Event:

- Time off for illness or injury that results in a disability claim.
- We'll contact the attending physician on the same day that we receive the claim,

for information about the disability claim and FML request.

- We'll make follow-up calls over the next two business days, if necessary.
- An Absence Manager, trained in both leave management and disability management, is assigned.

Path 2—Leave Event:

- An absence other than a disability.
- A Leave Coordinator is assigned and remains until the employee returns to work.

Access to Real-Time Information

As the employer, you will receive an e-mail with a link to details of each employee's absence, copies of all communications to employees, and other details. Your authorized personnel will also have up-to-the-minute access to detailed absence information via our secure website.

Reduce Your Risk Exposure

The Pru1Solution System is updated with the latest federal and state FML laws. Our absence professionals administer FML in accordance with those laws—helping to reduce exposure to possible penalties and litigation.

Minimize Absence Expenses

Whenever possible some types of absences (such as short-term disability) will be administered concurrently with FML, based on your company's policies. An employee due back from disability leave would not be able to extend that absence by subsequently utilizing FML time.

Make Efficient Staffing Decisions

You'll have 24x7 access to integrated leave and disability reports, designed to meet your needs, including patterns and frequency of leaves. You can quickly identify employees who have exhausted their available time—enabling you to make staffing decisions in a timelier manner. Supervisory employees may also receive reports about their staff.

Work with an Experienced Leader

We believe you will find our absence management solutions offer satisfying outcomes for you and your employees. We know the most effective ways to provide expert service, and have the resources to honor long-term commitments. It's another example of the peak performance you can expect from Prudential.

1 2007 Statutory Annual Statement of Prudential (Blue Book). 2 Prudential Financial, Inc., Quarterly Financial Supplement, Fourth Quarter 2007. 3 LIMRA, 2007 Annual Group Long-Term Care & Individual Long-Term Care Sales and In Force Studies. 4 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). 5 LIMRA, 2007 Annual Surveys of U.S. Group Life, Group Disability, and Group Long-Term Care Insurance. 6 JHA, Inc., The 2006 JHA U.S. Group Disability Market Survey. 7 The Prudential Insurance Company of America, 2006 Group Insurance Client Satisfaction Study.

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The Prudential Insurance Company of America

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