

# 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>1</sup>
- Over \$195 million in long-term care insurance premiums<sup>2</sup>
- Solid financial strength ratings:<sup>3</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>4</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>5</sup>
- Over 3,100 short-term disability clients covering almost 1 million lives<sup>5</sup>
- 98% overall client satisfaction rate<sup>6</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).

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.**

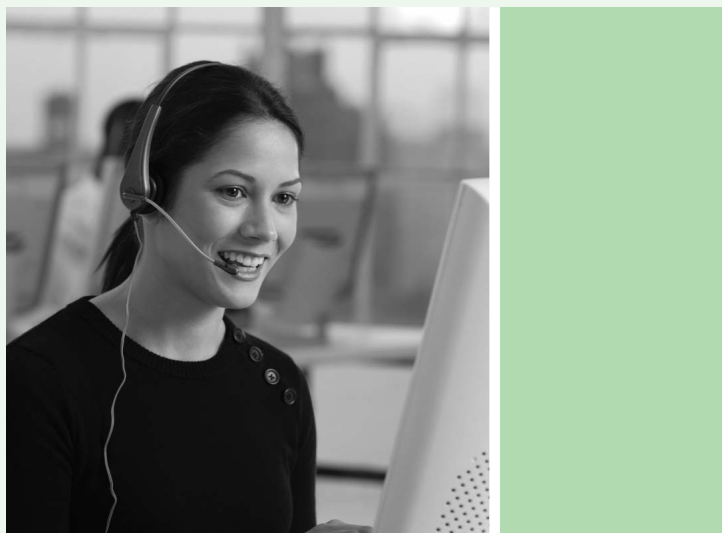
<sup>1</sup> 2007 Statutory Annual Statement of Prudential (Blue Book). <sup>2</sup> LIMRA, 2007 Annual Group Long-Term Care & Individual Long-Term Care Sales and Inforce Studies. <sup>3</sup> As of April 2008. A.M. Best ratings range from A++ (Superior) to F (In Liquidation); Standard & Poor's ratings 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>4</sup> LIMRA, 2007 Annual Surveys of U.S. Group Life, Group Disability, and Group Long-Term Care Insurance. <sup>5</sup> JHA, Inc., The 2007 JHA U.S. Group Disability Market Survey. <sup>6</sup> The Prudential Insurance Company of America, 2007 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

# Pru1Solution<sup>SM</sup>

## Short Term Disability Claim Management

Personalized support—every step of the way



PERFORMANCE AT ITS PEAK





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 the impact of employee disabilities on your business. Our experience has led to the development of our innovative short-term disability claim management solution. Our solution helps relieve you of the many administrative burdens associated with claim management, while your employees are guided through an almost effortless claim experience by our professionals, who offer them personalized support, every step of the way.

## Disabilities Are Challenging for You and Your Employees

When an employee is unable to work because of a disability, it can be a stressful time for both of you. Your employee may be recovering from the birth of a child or coping with compromised health and financial pressures. He or she may also have added stressors, such as:

- Chasing down information from physicians
- Interacting with impersonal claim representatives
- Confusion about when benefits will begin

As an employer, you are faced with the increased workload and expenses associated with disability-related employee absences, including:

- Tracking claim submissions
- Handling employee questions and complaints
- Hiring and training temporary workers
- Paying overtime

## Prudential Can Help

We have created Pru1Solution<sup>SM</sup>—our portfolio of disability products and absence management services. It combines leave management services with our short- and long-term disability products and services to provide a single, seamless solution.

Pru1Solution is designed to take administrative burdens away from employers and to give employees the personalized support they need to make their claim experience easier.

## Personalized Support— Every Step of the Way

When your employees contact Prudential to report a disability, they will receive assistance from knowledgeable professionals who approach their situation from a “human” perspective. Employees can rest easy and focus on their recovery, knowing they have a caring, competent professional ready to help from beginning to end. That may help make a stressful time a bit easier.



## An Effortless Employee Experience

An employee's first contact when reporting a disability often sets the tone for the rest of the claim experience. Our claim professionals understand the importance of speaking empathetically to each employee. Employees receive clear explanations of how their claims will be handled, and the next steps they may need to take—so there are no surprises.

Our streamlined approach helps eligible employees receive their benefits as quickly as possible. We offer multiple convenient options for reporting disabilities—all available 24 x 7.

Employees may:

- **Call us toll-free** to report a disability or speak to one of our skilled claim professionals.
- **Visit our secure website** to report a disability, provide disability information, check the status of a previously reported claim, download forms, and more.
- **Fax or mail** their claim forms to us.

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

## Your Administrative Burden, Lifted

Our professionals can help save you countless hours of administrative work and become a trusted resource for your employees by taking on tasks, such as:

- Tracking disability claim submissions
- Verifying medical information
- Handling employees' questions and concerns

When an employee contacts us to report a disability, our professionals utilize our proprietary Pru1Solution System. This sophisticated, single-platform system contains a wealth of information, including:

- Employee eligibility data
- Employee claim information
- Your company's plan details

This information is used to determine each employee's eligibility for short-term disability (STD) benefits.

The Pru1Solution System also has the capability to store information about your company's other benefits such as wellness, disease management, and employee assistance programs. The system prompts our professionals to refer employees to these resources, or deliver other company-specific messages, when appropriate.

After receiving all of the necessary information from the employee, we take specifically timed actions to verify the medical information:

- We reach out to the employee's physician the same day the disability is reported.
- We continue to call the physician over the next two business days if the necessary information is not received.
- If we have not received the information after a week, we contact the employee and send written correspondence about the need for the information.
- If we have not received the information after two weeks, we call the employee a second time as a reminder.
- If the information is still outstanding after a month, the employee is notified and the claim is closed, but can be reopened upon receipt of the information.

To ensure timely resolution, our Pru1Solution System automatically reminds our claim professionals about any pending matters. Our managers also regularly review activities to ensure that all follow-ups are handled promptly.

## Access to Real-Time Information

You and your authorized personnel will have real-time, up-to-the-minute access to details about employees at anytime, via our secure Pru1Solution website.

You will also have 24 x 7 access to reports about disability-related absences based on individual employees, departments, or your entire company. The reports include:

- STD Initial Decision Reports
- STD Summary Reports
- STD Advice-to-Pay Reports
- STD Repeater Reports
- Recalculation Reports
- STD Graphical Analysis Reports

The Custom Report Writer feature lets you customize reports based on the data, time frame, and structure that meet your company's specific needs.

The Report Scheduler feature auto-generates reports for you—and can send you e-mail reminders when reports are complete.

## People at Their Best

*"People are at their best when working and making a contribution."*

Prudential developed this philosophy over the 55 years we've offered group disability products. It permeates every aspect of our disability claim management service and strengthens our commitment to helping your business better manage absences and productivity.

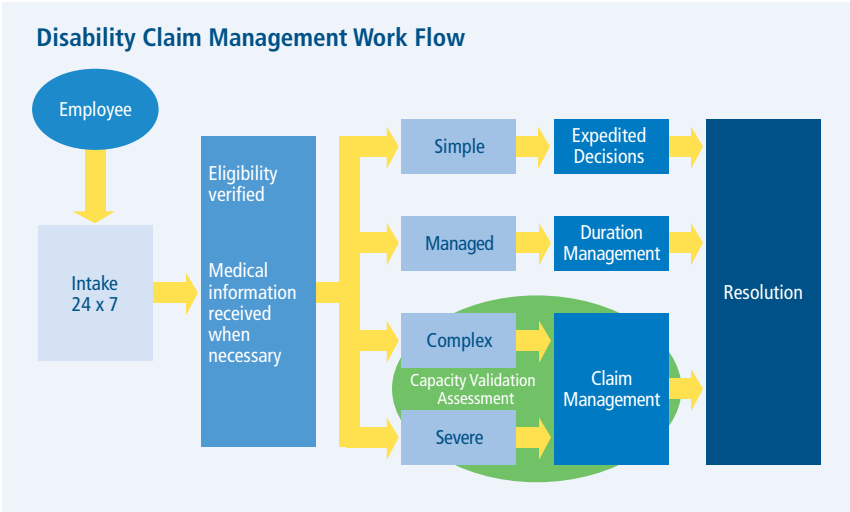


## The Right Resources for Improved Outcomes

Our goal is to help employees return to productive lifestyles and their livelihoods as quickly as possible. That's why our claim professionals have access to a range of resources that help provide the most appropriate level of support to employees. To determine each employee's needs, we categorize each claim as simple, managed, complex, or severe, based on the employee's diagnosis, expected duration, and other pertinent information.

- **Simple**—Employees with simple claims, including the delivery of a child or when the employee has already returned to work, may receive approval during the employee's initial contact. These "expedited" approvals require no further action on the part of the employee.
- **Managed**—Employees with managed claims are typically expected to return to work within a defined period of time based on their disability. We use duration guidelines that are embedded in our Pru1Solution System as a basis for determining that period of time. Our guidelines are derived from our extensive industry experience and industry accepted publications.
- **Complex and Severe**—We utilize our own Capacity Validation Methodology to evaluate employees with complex or severe claims against a capacity scale, which includes defined milestones to guide claim activity. These employees may require additional resources to aid in recovery before returning to work. In these instances, our claim professionals have access to services that would traditionally be implemented for long-term disability claims.

By providing the right resources at the right time, we can help employees get the help they need to recover and return to work as quickly as possible.



The above diagram shows our disability claim work flow from the time of the employee’s first contact through claim resolution.

### Peak Disability Insurance Solutions

By providing your employees with disability coverage issued by Prudential, you can help give them the peace of mind that comes from knowing they will receive personalized support, every step of the way. We know the most effective ways to provide specialized service, and have the stability and resources to honor long-term commitments. You will benefit from fewer questions, higher return-to-work potential, and improved employee morale. The end result is a superior claim experience for both you and your employees. For more information about Prudential’s disability products and services, contact your Prudential representative today.

### Our “Real Life” Perspective

We realize that disability isn’t just a medical event; it can also impact a person’s relationships and emotional well-being. We view employees holistically, taking into consideration the social, emotional, and medical aspects of their disability.