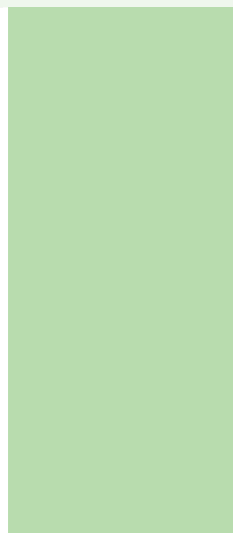
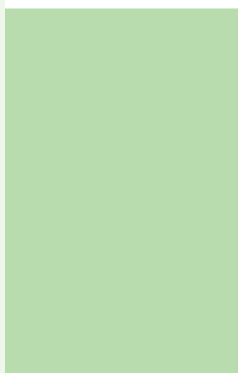


**Administrative Services Only
Long Term Disability**



PERFORMANCE AT ITS PEAK



**The Flexible Choice for
All Your Administrative Services Needs**



Flexible ASO Services— Built on the Rock

Now, large employers who self-insure their Long Term Disability (LTD) plans can take advantage of best-in-class administrative and disability management services from The Prudential Insurance Company of America.

Our Administrative Services Only (ASO) LTD packages offer value-added services third party administrators can't match.

The Prudential Advantage

Benefit from Our Experience

When you choose Prudential, you get an ASO LTD plan backed by more than 50 years of disability claim management experience.

As part of our commitment to the ASO LTD market, we opened a second major LTD claim facility. This dedicated resource is staffed with professionals who have an average of six to seven years of LTD claim management experience, which helps you navigate the unique challenges associated with long-term disabilities.

Step Up to Prudential's ASO LTD

Prudential doesn't just provide claim adjudication services—we offer proactive disability claim management services.

Our ASO LTD clients receive the same clinical and vocational support as our fully insured LTD clients. That means you can capitalize on the financial benefits of a self-insured LTD plan and a managed disability program.

Choose an ASO program based on Prudential's extensive knowledge of claim administration and disability management.





Performance At Its Peak

FROM A NAME YOU KNOW AND TRUST

- More than \$1 trillion in group life insurance coverage¹
- Over \$3.5 billion of group insurance reported premiums, policy charges, and fee income²
- Over \$131 million in long-term care premiums³
- Solid financial strength ratings:⁴

<u>A.M. Best</u>	<u>A+</u>
<u>Standard & Poor's</u>	<u>AA-</u>
<u>Moody's</u>	<u>Aa3</u>
<u>Fitch</u>	<u>AA</u>
- 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 15 million lives¹
- Over 4,000 long-term disability clients covering more than 2 million lives⁶
- Over 2,800 short-term disability clients covering almost 1 million lives⁶
- 98% overall client satisfaction rate⁷
- 90 years group life, 55 years disability, and 20 years long-term care insurance experience

For the latest statistics: www.investor.prudential.com



Superior Disability Man

Prudential's Value-Added Services

- Proactive Disability Claim Management
- Expert Disability Claim Managers
- Extensive Clinical and Vocational Resources
- Clinical IMEs and FCEs
- Social Security Claimant Assistance Program
- Online and IVR Services for Clients and Claimants

Experienced Professionals Set Us Apart

Prudential's caring, competent associates are the key to great service. They go the extra mile to help manage employee absences and maintain a stable work environment by using hands-on claim interventions.

Your disability claim team will include **Disability Claim Managers** who employ a variety of resources during the course of the claim. They are supported by our **Clinical Team** of physicians and nurses and our **Vocational Team** of vocational rehabilitation specialists. These support teams work directly with our Disability Claim Managers to help pinpoint the medical and non-medical issues surrounding a claim.

Leading-Edge Disability Claim Management System

DCMS (Disability Claim Management System) is a custom-built, state-of-the-art system that records all claim documentation and disability management activities. It helps expedite claim management by:

- Tracking critical claim events, the claim management plan, phone calls, correspondence, claim handling instructions, and claim histories.
- Directing claim management activities (reporting workloads, producing automatic notices of critical claim events, and generating daily lists of scheduled interventions and follow-up activities for each claim manager).
- Identifying trends through the analysis of key case data.

agement Resources

Clinical Interventions— for the Right Outcome

Independent Medical Examinations (IMEs) and Functional Capacity Evaluations (FCEs) are among the clinical tools that can help clarify the nature or severity of a medical impairment, evaluate optimal treatment options, and/or assist in the resolution of contradictory or disputed medical information.

More Support for Disabled Employees

Prudential's Social Security Claimant Assistance Program (SSCAP) is provided by Allsup, Inc., a leader in Social Security Disability Benefits (SSDB) advocacy. SSCAP includes three components:

- **Direct assistance.** Allsup, Inc.'s Social Security Coordinators work on-site at Prudential to screen all newly approved LTD claims for SSDB eligibility. Once they identify a qualifying claim, they explain the application and hearing process to the claimant and send the claim to Allsup, Inc.'s Belleville, IL headquarters.
- **Expert representation.** Allsup, Inc. receives the claim and helps the claimant work through the application and hearings process. Their expert knowledge of Social Security Administration practices and procedures helps attending physicians and employees submit the required information in the most efficient manner.
- **Legal fee assistance.** The Social Security Administration currently pays the claimant's attorney fees directly from the retroactive SSDB award. Under SSCAP, Prudential covers these fees and provides direct payment to Allsup, Inc.

Our flexible ASO LTD is available in an Essential Services package and a menu-style Advanced Services package.

ASO LTD can be purchased as a stand-alone service or integrated with our ASO or Advice to Pay (ATP) Short Term Disability (STD) services.

Prudential can also assume the administration of existing LTD claims as part of an ASO LTD program.

More Choices, More Service

ASO Essential Services

Prudential's Essential Services package is based on best practices protocols. It provides a standard suite of LTD claim services—from intake to claim management to reporting. We'll handle it all so you don't have to. You can build on this core package by selecting options from the Advanced Services menu.

Human Resources Support		
Account Management and Implementation Services	<ul style="list-style-type: none"> Project management approach to implementation ensures a smooth, timely launch 	<ul style="list-style-type: none"> Experienced Account Management associates serve as a single point of contact for all ongoing needs
Standard Online LTD Reporting	<ul style="list-style-type: none"> Standard ASO LTD reports Custom reports Quarterly analytic reports 	<ul style="list-style-type: none"> Automatic report deliveries via scheduler function Online inquiry function
Financial Administration Support	<ul style="list-style-type: none"> Required tax withholding W-2 printing 	<ul style="list-style-type: none"> Overpayment recoveries
Electronic Booklet-Certificates	<ul style="list-style-type: none"> Portable Document Format (PDF) for easy downloading, e-mailing, or posting on Internet/Intranet sites 	
Claim Support		
Online or Paper-Based Claim Submission	<ul style="list-style-type: none"> Choice of submission methods Online submission eliminates the need for an Employer Statement Paper forms use latest scanning, imaging, and intelligent character recognition technology 	
Complete Claim Adjudication	<ul style="list-style-type: none"> Pre-existing condition evaluation Initial claim approval "Any Occupation" claim decision 	<ul style="list-style-type: none"> Medical Disability Advisor duration guidelines Ongoing verification of continued disability
Clinical Claim Management	<ul style="list-style-type: none"> Based on Prudential's best practices protocols for: <ul style="list-style-type: none"> Clarification of medical reports Review of new medical information Clinical evaluation of the "Any Occupation" decision 	
Vocational Rehabilitation Services	<ul style="list-style-type: none"> Based on Prudential's best practices protocols for: <ul style="list-style-type: none"> Full new claim evaluation for vocational rehabilitation Return-to-work evaluation Workplace assessments Transferable skills analysis Job training and placement assessment and assistance On-site services 	
Social Security Claimant Assistance Program	<ul style="list-style-type: none"> Expert support provided by Allsup, Inc., an industry leader in Social Security advocacy Direct assistance 	<ul style="list-style-type: none"> Legal fee assistance Expert representation
Convenient Claim Payment	<ul style="list-style-type: none"> Payment via electronic funds transfer (EFT) eliminates inconvenient trips to the bank 	
Claim Appeal Service	<ul style="list-style-type: none"> First and second level claim appeals 	

ASO Advanced Services

Prudential's Advanced Services is an a la carte menu of options that lets you customize a program based on your unique needs. It's the ideal solution for large companies who want to accommodate multiple branches, provide more support for employees, or outsource additional administrative duties. Prudential can provide additional Advanced Services features on request.

Advanced Administrative Support	
Custom Billing	<ul style="list-style-type: none"> ■ Custom billing (more than five locations required)
Custom Reporting	<ul style="list-style-type: none"> ■ Custom programming to support unique reporting needs
Consulting Services	<ul style="list-style-type: none"> ■ Benefit underwriting consulting ■ Actuarial and consulting services for reserve data analysis
Vendors and Health Care Services Coordination	<ul style="list-style-type: none"> ■ Coordinate ASO LTD services with third party administrators handling: <ul style="list-style-type: none"> ■ STD ■ Internal medical services ■ Disease management ■ Data aggregation services
Additional Non-Tax Deductions and Tax Services	<ul style="list-style-type: none"> ■ FICA match (includes W-2 reporting) ■ W-4 withholding ■ W-2 printing
Booklet-Certificate Preparation	<ul style="list-style-type: none"> ■ Preparation, design, and printing of Booklet-Certificates
Claim Support	
Telephonic LTD Claim Intake	<ul style="list-style-type: none"> ■ Dedicated intake number ■ Eliminates the need for Employer Statement and Employee Statement
Convenient LTD Eligibility	<ul style="list-style-type: none"> ■ Electronic LTD eligibility interface
Customized Claim Communication	<ul style="list-style-type: none"> ■ Letters ■ Special claim information packets ■ Additional e-mail notifications on claim status events
Claim Appeal Service	<ul style="list-style-type: none"> ■ Optional third level of appeal

Let us show you all the benefits ASO LTD has to offer.
Leadership. Commitment. Service.
Prudential—The Smart Choice for ASO LTD.

PERFORMANCE AT ITS PEAK

Prudential's Group Insurance

For more information, contact
your Prudential representative today
or visit Prudential's Group Insurance
at www.prudential.com/gi.

LIFE INSURANCE

- Basic, Optional, & Dependent Term Life Insurance
- Group Universal Life Insurance
- Basic and Optional Accidental Death & Dismemberment Insurance
- Business Travel Accident Insurance

DISABILITY INSURANCE

- Short Term Disability Insurance
- Long Term Disability Insurance
- Administrative Services Only Short Term Disability
- Administrative Services Only Long Term Disability
- Integrated Short & Long Term Disability Insurance
- Integrated Disability and Absence Management

LONG TERM CARE INSURANCE

- Group Long Term Care Insurance
- Individual and Multi-Life Long Term Care Insurance

SPECIALIZED PRODUCTS & SERVICES

- Captive Reinsurance
- Multinational Pooling
- Retiree Benefit Funding Solutions
- Group Variable Universal Life Insurance

¹ 2005 Statutory Annual Statement of Prudential (Blue Book). ² Prudential Financial, Inc., Quarterly Financial Supplement, Fourth Quarter 2005. ³ LIMRA, 2005 Annual Group LTC & Individual LTC Sales and Inforce Studies. ⁴ As of March 2006. A.M. Best ratings range from A++ (Superior) to F (In Liquidation); Standard & Poor's ratings range from AAA (Extremely Strong) to CC (Extremely Weak); Moody's ratings range from Aaa (Exceptional) to C (Lowest Rated); Fitch ratings range from AAA (Exceptionally Strong) to D (Distressed). ⁵ LIMRA, 2005 Annual Surveys of U.S. Group Life, Group Disability, and Group Long-Term Care Insurance. ⁶ JHA, Inc., The 2005 JHA U.S. Group Disability Market Survey. ⁷ The Prudential Insurance Company of America, 2006 Group Insurance Client Satisfaction Study.

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