EXPERIENCE PRUDENTIAL’S ABSENCE MANAGEMENT SERVICES

The Prudential Insurance Company of America (Prudential) is pleased to add company paid leave* administration to our disability and absence management portfolio. With our extensive expertise in leave tracking and payment calculation, we make it easier for you to offer family-friendly benefits to optimize your benefit plans.

Add leave programs to disability benefits for maximum plan results

More and more organizations are adding family leave policies to their benefit programs. Extending beyond maternity and paternity leave, these new programs also include a wide range of personal and family circumstances. Additionally, the regulatory environment is expanding its reach, as many states begin enacting paid leave laws. Moving leave management to an outsourcing partner enables companies to help ensure legal compliance, improve employee engagement, and reduce administrative burden, all of which allows them to focus on doing business efficiently and effectively.

Adding paid family leave benefits to your benefits programs can help provide important rewards to your business as well as to your employees. Some of the advantages may include:

PARENTAL LEAVE FAST FACTS

- More than one-third of all employers reported having formal parental leave policies.¹
- About 40% of employers allowed 1 to 3 months off for parental leave.¹
- The market for outsourcing leaves is growing, with nearly half of employers currently outsourcing their paid leave programs.¹

Attract and retain top talent—Supporting paid leave programs helps promote recruitment and retention of employees.

Create work/life balance—Unpaid leave protects an employee’s job. Paid leave helps protect their paychecks, so they can focus on personal challenges while working to achieve financial wellness.

Federal Tax Credit—A new provision of the Internal Revenue Code allows eligible employers to claim a general business tax credit when providing paid leave under the Family and Medical Leave Act (FMLA).²
Our company paid leave solutions include:

<table>
<thead>
<tr>
<th>Paid family leaves administered</th>
<th>Flexible Payment Options</th>
<th>Custom Plan Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parental</td>
<td>Weekly or biweekly</td>
<td>Percentage of earnings</td>
</tr>
<tr>
<td>Medical or personal leave</td>
<td>Direct Deposit available</td>
<td>Flat dollar amount</td>
</tr>
<tr>
<td>Care for sick family member</td>
<td></td>
<td>Concurrent or intermittent leaves</td>
</tr>
<tr>
<td>Military exigency</td>
<td></td>
<td>Flexible duration</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Coordination with other plans</td>
</tr>
</tbody>
</table>

**Experience. Ease.**

- Single claim system
- User-friendly employee portal
- Two-way texting
- Fast, accurate claim decision

**DISABILITY DONE DIFFERENTLY.**

**Ease. Expertise. Results.**

Everything we do is designed to make benefits easier—for you and your employees. As your trusted Disability partner, we provide income protection solutions that help improve employees’ overall financial wellness and maximize workforce productivity. Through our people and their passion, we deliver a differentiated disability and absence management experience focused on ease, expertise, and results.

To learn more about Absence Management Services, contact your Prudential representative.

---

*Available for absence customers with 1,000+ lives
1 IBI Leave Management Benchmarking, Parental Leave Rev. 10/15/2017.

Absence Management Services are administered by The Prudential Insurance Company of America.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

©2018 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, the Rock symbol, and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.