A PROGRAM BUILT TO ADDRESS GROWING CHALLENGES

The Prudential Insurance Company of America (Prudential) continues to look ahead and evaluate the ever-changing trends and challenges employees and employers face when it comes to disability. As a trusted disability partner, Prudential recognizes that each claimant has unique needs, and we are dedicated to providing the right resources at the right time to help him or her safely return back to work or back to life. Our Long Term Disability (LTD) Insurance program is results-driven and claimant-focused to create an overall positive customer experience while providing income protection solutions that help improve employees’ overall financial wellness and help employers maximize workforce productivity.

Powered by Ease.

Our solution addresses the needs of every customer, starting with easy integration of Short Term Disability (STD) plans with our LTD program to help ensure smooth program administration. New technology enables flexible, responsive communication through multiple channels to satisfy unique goals and enhance the customer experience. Capabilities include:

- Two-way texting
- User-friendly employee portal
- Mobile photo upload or online document upload
- Fast, accurate claim decision

Backed by Expertise.

Our Health and Productivity Analytics and Consulting (HPAC) Practice team helps employers understand customized analysis and translates it into actionable steps to help reduce absence and boost productivity.

- Employer-specific program recommendations
- Best practice policy and plan design consultation
- Transitional Return to Work (RTW) program development
- Productive aging program implementation

Financial Risk Facts

- Nearly 52% of individuals in 2014 reported having less than $10,000 in savings.¹
- 50% of individuals said they’d tap into savings or investments to pay their bills if they couldn’t work.²
- 57% said they only had enough to pay bills for six months or less.²
Experienced and passionate experts focus on helping employees safely return to work or to life through consistent, rigorous, and strategic case management. Our claimant-centric claims management model targets resources where they’ll have the greatest impact. We accomplish this through:

- **Clinical Evaluation** — In-house experts covering a wide spectrum of practice areas and medical specialties, including physicians.
- **Behavioral Health Claim Management** — Our clearly defined model addresses and provides direction for overcoming the seven most common barriers for returning to work with a specified engagement period for action-based support.
- **Vocational Rehabilitation** — In-house experts with master’s level education and certification in vocational rehabilitation and counseling learn employers’ RTW philosophy and resources to better integrate with our vocational services.
- **Social Security Claimant Assistance Program** — 100% screened for Social Security eligibility at the time a claim is approved. Those not selected are tracked for any change that warrants Social Security assistance.
- **Return to Life™ Resources** — Replacing barriers with solutions including financial counseling, accessibility options, resources for vehicle modification, and disability-specific support.

**Focused on Results.**

- 95% LTD Claimant Satisfaction³
- 93% of LTD claim decisions are made within 45 days of first notice.⁴
- 99% Quality review comprehensive results⁴

**DISABILITY DONE DIFFERENTLY**

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.

For further information about our disability products and services, please contact your Prudential representative.

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1 Prudential Financial Wellness Survey, April 2014. Represents the average value of transactional account (e.g., checking account) holdings for families with such accounts. Does not include qualified retirement accounts (e.g., 401(k) accounts, IRAs). Actual level of household savings may be even lower because this analysis only includes households with transactional accounts.
2 Council for Disability Awareness, 2014 Consumer Disability Awareness Study.
3 Prudential Group Insurance Satisfaction Survey Results, 2017.

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 Department of Financial Services.

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.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500.

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