

# ▶ LONG TERM DISABILITY



## Long Term Disability Insurance

An illness or injury that causes an employee to be out of work for an extended period of time can significantly impact your company's productivity...and your employees' financial wellness.

**The Prudential Insurance Company of America's (Prudential's) Long Term Disability (LTD) Insurance solution** replaces a percentage of income if employees become disabled and can't work for an extended period of time, while helping them get back to work...and life.

## Help protect employee income

And while nobody ever expects to get sick or injured, the truth is that it can happen to anyone and the financial impact can be staggering. Nearly 52% of those surveyed in 2014 reported having less than \$10,000 in savings.<sup>1</sup> And while half of those surveyed said they'd tap into savings or investments to pay their bills if they couldn't work, an alarming 57% said they only had enough to pay for 6 months or less of bills.<sup>2</sup> That's why LTD coverage from Prudential is a critical element of your benefits package.

## Experience an employee-focused claim solution

Every LTD claim undergoes a capacity assessment. Our Capacity Validation Model (CVM) is our framework for consistent, rigorous, and strategic case management. This gives us the ability to recommend the best and most efficient ways to get people back to health and back to work, whenever possible.

Our claimant-centric claim management model targets resources where they'll have the greatest impact, through partnership with our claim teams. These include:

- ▶ **Clinical Evaluation**—In-house experts covering a wide spectrum of practice areas and medical specialties, including behavior health specialists.
- ▶ **Vocational Rehabilitation**—In-house experts with masters-level education and certification in vocational rehabilitation and counseling.
- ▶ **Return to Life Resources**—Improve return to work or quality of life opportunities by identifying and removing non-medical barriers to recovery, independence, and/or return to work.
- ▶ **Social Security Claimant Assistance Program (SSCAP)**—100% of all approved LTD claims are evaluated for viability for the Social Security Disability benefits application process. Prudential's SSCAP offers support and guides claimants efficiently through the application process.

## What You'll Experience with Prudential:

### Results

- ▶ Over 98% transactional accuracy, pre-disbursement<sup>3</sup>
- ▶ 97% employer and 95% employee satisfaction results<sup>4</sup>

### Ease

- ▶ Over 93% of LTD decisions within the earlier of the benefit effective date or 45 days from first notice<sup>3</sup>
- ▶ Automated waiver of premium process with Prudential Group Life products
- ▶ Smooth plan implementations led by project management professionals

### Expertise

- ▶ 3,900 Long Term Disability clients, protecting more than 2.3 million lives<sup>5</sup>
- ▶ Account teams with an average of 15 years' industry experience
- ▶ Clinical, including behavioral health specialists, and vocational experts engaged when they can make the most impact
- ▶ Solutions to help maximize productivity and minimize absence through collaboration with our Health and Productivity Analytics and Consulting Practice
- ▶ Instant brand recognition helps build employee satisfaction

**THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NONSUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.**

## Experience ease of plan administration

If you currently have a Group Life Insurance benefit plan with Prudential, our automated integration Waiver of Premium (WOP) system can help remove some of your administrative burden. Our life and disability claim systems are linked to allow for a coordinated, integrated WOP process, reducing the need for your intervention by:

- ▶ Generating waiver of life premium claim
- ▶ Eliminating duplicate requests
- ▶ Determining coverage eligibility
- ▶ Evaluating medical information
- ▶ Notifying employee and employer

## ▶ EXPERIENCE. PRUDENTIAL.

Everything we do is designed to make benefits easier—for you and your employees.

To learn more about LTD, contact your Prudential representative.

<sup>1</sup> Financial Wellness Index Research, 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.

<sup>2</sup> Source: Council for Disability Awareness, 2014 Consumer Disability Awareness Study.

<sup>3</sup> Prudential Service Metrics, Full Year Results, 2014.

<sup>4</sup> Prudential Group Insurance 2013 Client Relationship Survey. For Absence, STD, LTD., claimants are Satisfied to Completely Satisfied.

<sup>5</sup> LIMRA, 2014 Annual U.S. Group Disability Sales and In Force Survey. Client counts and lives covered are based upon number of contracts and certificates in force.

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.**

Long Term Disability Insurance coverage is 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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