



Prudential Benefits

Benefit solutions that help financially protect you
and your loved ones

Help protect you and your loved ones with a safety net of benefits



Your workplace Benefits available to you

Employer Paid Basic Life Insurance

Voluntary Term Life Insurance

Employer Paid Accidental Death & Dismemberment (AD&D)

Voluntary Accidental Death & Dismemberment (AD&D)

Employer Paid Short Term Disability Insurance

Voluntary Buy-up Short Term Disability Insurance

Employer Paid Long Term Disability Insurance

Voluntary Accident Insurance

Voluntary Critical Illness Insurance

Voluntary Term Life Insurance



What it is

Voluntary Term Life Insurance is a benefit that provides greater financial protection beyond Basic Life Insurance coverage.



What it does

- Provides a generally income tax-free benefit to the designated beneficiary(ies) upon the death of the insured.
- Helps protect your savings and assets by providing additional financial security for your loved ones.

Ask yourself:

If there are people depending on you financially now (or possibly in the future), would they be able to keep paying living expenses if something happened to you?

Voluntary Term Life Insurance



Value of the benefit

- It's not as expensive as you think.
 - More than half of Americans think Term Life is over three times more expensive than it is.¹
- Life Insurance payouts are typically income tax-free.
- It continues to provide economic support when you're gone.
- There's no lapse in coverage if you leave the company
 - Portability: Maintain a term life policy, as long as you continue paying premiums
- It's more than just life insurance
 - Waiver of Premium: If you become disabled and are unable to work, premiums may be waived until you reach an age specified under your plan, or recover from your disability, whichever is sooner.
 - Accelerated Benefit Option: Receive a percentage of your life insurance benefits if you're been diagnosed with a terminal illness.

Common uses of life insurance benefits:

- Helps replace lost income
- Helps pay off debt and essential expenses
- Funeral or burial expenses
- Leave an inheritance
- Charitable contributions
- Obligations caring for aging parents or childcare

Voluntary Term Life Insurance



Coverage Options

During this annual enrollment: No health questions when you enroll for or increase coverage up to the guaranteed issue amount.

Coverage for	During This Annual Enrollment	
	Answer No Health Questions	Provide Proof of Good Health
Employee	Enroll or increase coverage up to 2 times your base salary or \$500,000, without providing proof of good health.	Enroll or increase coverage 3 – 5 times your base salary up to a maximum of \$500,000
Spouse/Domestic Partner	Enroll or increase coverage to \$15,000	Increments of \$10,000 up to \$150,000. Cannot exceed 50% of your Voluntary Life amount.
Dependent Child(ren) Child coverage begins from live birth to age 26.	\$10,000	Does not apply

Basic Term Life Insurance	Paid by your employer
Employee	1 times your base annual salary up to \$300,000

Scan using your
mobile device to
access our Life Needs
Estimator Calculator



Voluntary AD&D Insurance



What it is

Voluntary Accidental Death & Dismemberment (AD&D) is an affordable benefit that provides coverage for loss of life or serious injury due to a covered accident.



What it does

- Pays benefit proceeds to the designated beneficiary(ies) if insured's death results from an accident.
- In the event of a serious injury, a percentage of the coverage amount, based on loss, will be paid to the insured. Covered injuries include (but are not limited to) paralysis, loss of a limb, a hand, foot, sight in one eye, speech, or hearing.
- Complements any life insurance coverage you may have.

Did you know:

- Accidents are the 3rd leading cause of deaths in the U.S.¹
- Accidents are the #1 cause of death for people 44 and younger.²

Voluntary AD&D Insurance



Coverage Options

If voluntary Life Insurance coverage is elected, an amount equal to the voluntary Life Insurance coverage is automatically elected for Accidental Death & Dismemberment Insurance coverage.

Coverage For	Answer No Health Questions
Employee	Enroll or increase coverage 1-5 times your base annual salary, up to a maximum of \$500,000
Spouse/Domestic Partner	Enroll or increase coverage up to \$150,000, in \$10,000 increments
Dependent Child(ren) Child coverage begins from live birth to age 26.	\$10,000

Basic Term Life Insurance	Paid by your employer
Employee	1 times your base annual salary up to \$300,000

Short Term Disability Insurance

What it is

Short Term Disability Insurance helps protect against unexpected financial hardship if the insured is disabled due to an injury or illness and unable to work.



What it does

- It pays a portion of the insured's income for a short period of time.
- Benefits are paid on a bi-weekly basis and up to six months.

Common short term disability claims¹:



- Pregnancy
- Digestive disorders (hernias, gastritis)
- Mental health issues, including depression and anxiety
- Injuries (fractures, sprains, strains of muscles and ligaments)

Did you know:

- 69% of Americans live paycheck to paycheck. Missing one paycheck could cause a serious financial situation.¹

¹ American Payroll Association, the 2020 "Getting Paid in America" Survey.

Short Term Disability Insurance



For Employee	Details
Coverage amount for all employees	Employer Paid: 60% of your predisability earnings
Voluntary coverage option for employees with an annual earnings of \$86,000 or more	Voluntary Buy Up: 75% of your predisability earnings
Maximum weekly benefit amount	\$2,500
Minimum weekly benefit amount	\$25
Maximum benefit period	25 weeks
Proof of good health	Proof of good health is not required when you sign up during open enrollment
Elimination period	7 days for accidents / 7 days for sickness

Employer Paid Long Term Disability Insurance



What it is

Long Term Disability Insurance secures a portion of the insured's income if unable to work due to an injury or illness for an extended period.



What it does

- Ensures you'll continue to receive a portion of your income even after Short Term Disability ends.
- Benefits are paid on a monthly basis until the insured can return to work or to the Social Security Normal Retirement Age.

Ask yourself:

How many months could you continue to pay your bills without a paycheck?

Employer Paid Long Term Disability Insurance



Value of the benefit

- Continue receiving a portion of your paycheck until you're able to return to work.
- Alleviates financial stress of paying for day-to-day expenses.
- Doesn't have the strict requirements to receive benefits like Social Security Disability Insurance (SSDI)
- Additional benefits:
 - Return-to-work incentive: Allows disabled individuals to return to the workforce for a limited period of time without reducing or eliminating their disability benefit.
 - Rehabilitation program: Rehabilitation specialists work with your doctor to help your return-to-work efforts. Participation in the program may provide you with additional disability monthly benefits (if your benefit is less than the maximum monthly benefit) for a specified duration of time.

Common long term disability claims¹:

- Back pain, degenerated disks
- Arthritis
- Multiple Sclerosis (MS)
- Parkinson's Disease
- Cardiovascular/Circulatory disorders and conditions
- Cancer and tumors
- Mental disorders

Employer Paid Long Term Disability Insurance



Coverage

For Employee	Details
Coverage amount	60% of your total monthly earnings
Maximum monthly benefit amount	\$10,500 per month
Minimum monthly benefit amount	The greater of \$100 or 10% of the gross monthly benefit
Maximum benefit period	To Social Security Normal Retirement Age
Elimination period	180 Days
Pre-existing condition	3/12 pre-existing exclusion applies. A disability that begins the first 12 months and is due to a pre-existing condition is excluded. A pre-existing condition is one that was diagnosed or treated during the three months prior to the effective date of your coverage. (The pre-existing exclusion is waived for those who have been enrolled in the Long Term Disability plan over 12 months.)

Scan using your mobile
device to access our
Disability Needs
Estimator Calculator



Accident Insurance



What it is

Accident Insurance helps protect you when you suffer an unexpected accident.

It pays for a wide range of injuries and medical services, such as:

Fractures

Lacerations

Ambulance

Medical Tests

Burns

Concussions

ER Visit

Physical Therapy



What it does

- Provides 24 Hour Protection
- Complements your medical plan, paying in addition to what your health plan may or may not cover.
- Guarantee issue coverage is available to you and your spouse and children
- Includes a \$50 annual Wellness Benefit – 52 covered tests and screenings.

Did you know:

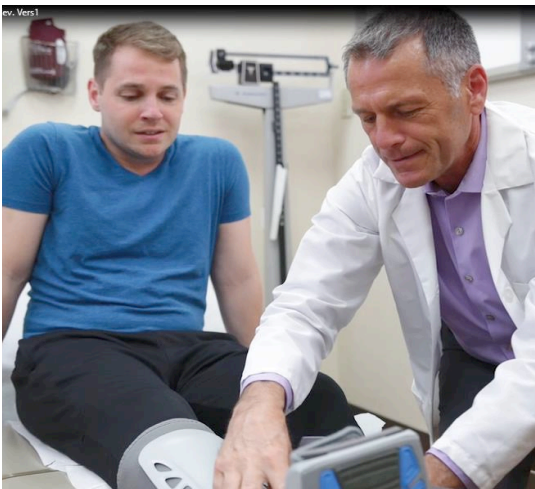
40% of employees would struggle to pay a \$400 emergency expense.¹

¹ Board of Governors of the Federal Reserve System, "Report on the Economic Well-Being of U.S. Households in 2017." May 2018.

Accident Insurance



Product in Action



Chris

Young, healthy and active. He fractured his leg. Even with health insurance, it was a huge expense he just didn't count on.

Accident Insurance—treatment-based

CARE RECEIVED AFTER INJURY	BENEFIT AMOUNT
Ambulance (ground)	\$200
Emergency room	\$100
Closed Fracture (Leg)	\$1,500
X-Ray	\$30
Crutches	\$100
Physician follow-up (\$75 x 2 visits)	\$150
Physical therapy (\$25 X 6 visits)	\$150
Total benefit	\$2,230

Critical Illness Insurance



What it is

The financial impact of an illness may be surprising.

Critical Illness Insurance pays you a benefit for the diagnosis of a variety of medical conditions, including, but not limited to:

Alzheimer's Disease • Cancer—invasive, in situ or skin • Stroke • Coronary Artery Disease (severe) • Heart Attack • Major Organ failure • Renal (Kidney) failure



What it does

- Pays you lump sum benefit regardless of what your medical plan may cover.
- Provides you protection against 27 covered critical illnesses.
- Guarantee issue coverage is available to you and your spouse and children.
 - Up to \$30,000 for EE and up to \$15,000 for SP and CH
- Includes a \$100 annual Wellness Benefit – 52 covered tests and screenings.

Did you know:

- 15 million Americans will **deplete their savings** to cover the cost of medical bills.¹

¹ Prudential, 2017 Financial Wellness Study. Based on a survey of full-time employees who have medical insurance; therefore, the results may appear higher than comparisons to national averages.

Critical Illness Insurance



Product in Action



Cindy is a wife, mother, and office manager, and was recently diagnosed with breast cancer. Luckily, Cindy’s Critical Illness Insurance helped provide her with a financial cushion.

Critical Illness Insurance

Sample Coverage: \$30,000 initial benefit with a 500% lifetime maximum benefit

COVERED CONDITION	BENEFIT AMOUNT*	TOTAL BENEFIT REMAINING
Lifetime maximum benefit		\$150,000
Breast cancer—initial diagnosis	\$30,000	\$120,000
Lodging benefit (\$100 x 2 days)	\$200	\$120,000
National Cancer Institute (NCI) Evaluation	\$500	\$120,000
Breast cancer—second diagnosis five years later (recurrence)	\$30,000	\$90,000
Total benefit—Critical Illness Insurance	\$60,700	\$90,000

Benefit amounts are based on a sample plan design. Actual plan design and benefits may vary.



THE DETAILS MATTER

ACCIDENT INSURANCE - \$50 WELLNESS BENEFIT
CRITICAL ILLNESS INSURANCE - \$100 WELLNESS BENEFIT

Routine health check-up exam	Breast MRI	Carotid doppler
Biopsies for cancer	Breast ultrasound	Chest x-rays
Blood chemistry panel	Breast sonogram	Clinical testicular exam
Blood test to determine total cholesterol	Cancer antigen 15-3 blood test for breast cancer (CA 15-3)	Colonoscopy
Blood test to determine triglycerides	Cancer antigen 125 blood test for ovarian cancer (CA 125)	Complete blood count (CBC)
Bone marrow testing	Carcinoembryonic antigen blood test for colon cancer (CEA)	Dental exam



THE DETAILS MATTER

ACCIDENT INSURANCE - \$50 WELLNESS BENEFIT

CRITICAL ILLNESS INSURANCE - \$100 WELLNESS BENEFIT

Digital rectal exam (DRE)	Endoscopy	Hemoccult stool specimen
Doppler screening for cancer	Eye exam	Hemoglobin A1C
Doppler screening for peripheral vascular disease	Fasting blood glucose test	Human papillomavirus (HPV) vaccination
Echocardiogram	Fasting plasma glucose test	Immunization
Electrocardiogram (EKG)	Flexible sigmoidoscopy	Lipid panel
Electroencephalogram (EEG)	Hearing test	Mammogram



THE DETAILS MATTER

ACCIDENT INSURANCE - \$50 WELLNESS BENEFIT

CRITICAL ILLNESS INSURANCE - \$100

WELLNESS BENEFIT

Oral cancer screening	Skin cancer biopsy	Tests for sexually transmitted infections (STIs)
Pap smears or thin prep pap test	Skin cancer screening	Thermography
Prostate-specific antigen (PSA) test	Skin exam	Two hours post-load plasma glucose test
Serum cholesterol test to determine LDL and HDL levels	Stress test on bicycle or treadmill	Ultrasounds for cancer detection
Serum protein electrophoresis	Successful completion of smoking cessation program	Virtual colonoscopy
Ultrasound screening of the abdominal aorta for abdominal aortic aneurysms		

Accident and Critical Illness Insurance



Value of the benefits

- Payments are sent directly to you, not your doctor, hospital, or any other health care provider.
- No limitation on how benefit payments can be spent. Use for medical and even non-medical expenses, such as babysitters, take-out food, or car service.
- Rates are more affordable than you may think.
- Helps protect your savings, so you can stay on track financially.
- Automatic benefit reminders throughout the year to remind you about submitting claims and how to submit a claim, helping ensure you get the full benefit provided by your plan.
- Wellness Benefit claims can be filed over the phone (844-455-1002)

¹ Please review your Outline of Coverage for the list of covered wellness exams and health screenings. The Screening/Wellness Benefit is not available in all states.

[These benefits may or may not be considered Health Savings Account (HSA) compatible. Tax laws are subject to change. Clients should confer with their independent counsel when determining what benefits to offer employees under the policy. Prudential cannot provide tax and/or legal advice.]

Simplified 3-Step Claims Process for Accident and Critical Illness



Submit your claim quickly and easily online



No paper forms



No chasing medical records



No fine print

Complete just 3 steps:

1.

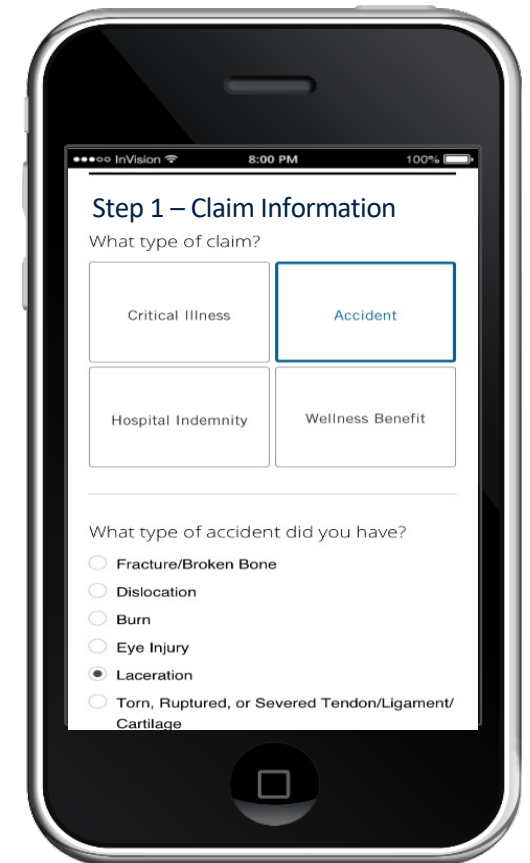
Tell us what happened and when.

2.

Who provided the treatment?

3.

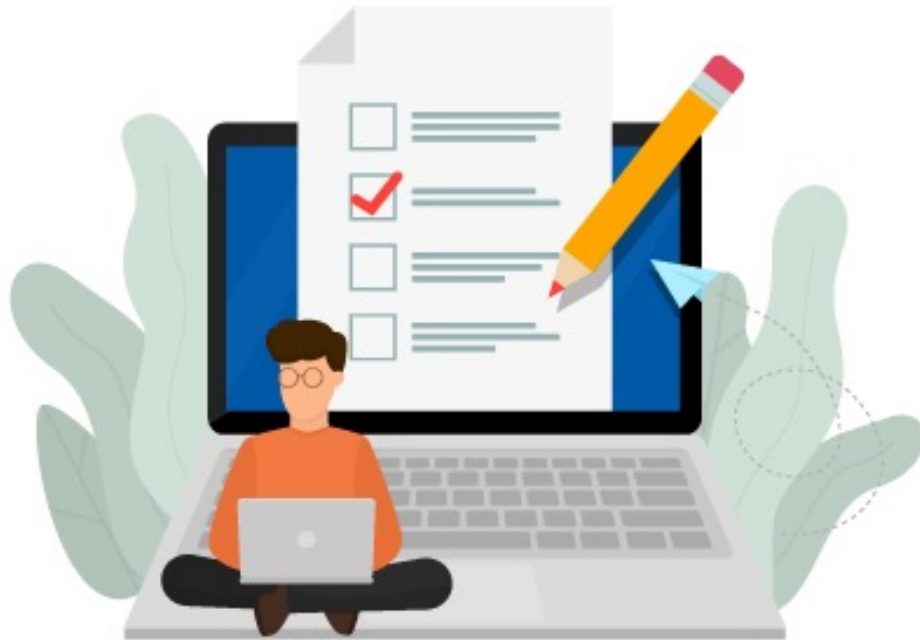
Give us permission to get information from your doctor, so you don't have to.



Prudential takes everything from there, making it easier for you.

Claims can also be submitted by mail, fax, or over the phone

Decide today to make the most of your workplace benefits



Enroll from

February 28-March 11, 2022

For more information: Visit the bSwift Open
Enrollment Portal

Getting benefits through work offers competitive group rates, which may be less expensive than buying a policy on your own.

EAP - GuidanceResources®



Short-Term Counseling = EAP

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- No cost
- Confidential
- Three face-to-face visits per issue

Expert resources available 24/7

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- Click to Chat with a GuidanceConsultantSM
- HelpSheetsSM on thousands of topics
- Localized online resources — now in 65 countries
- Training programs

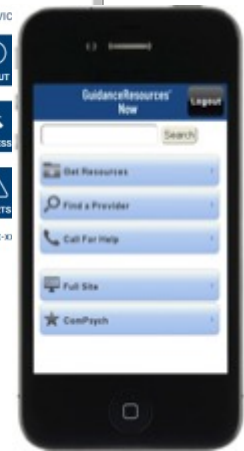
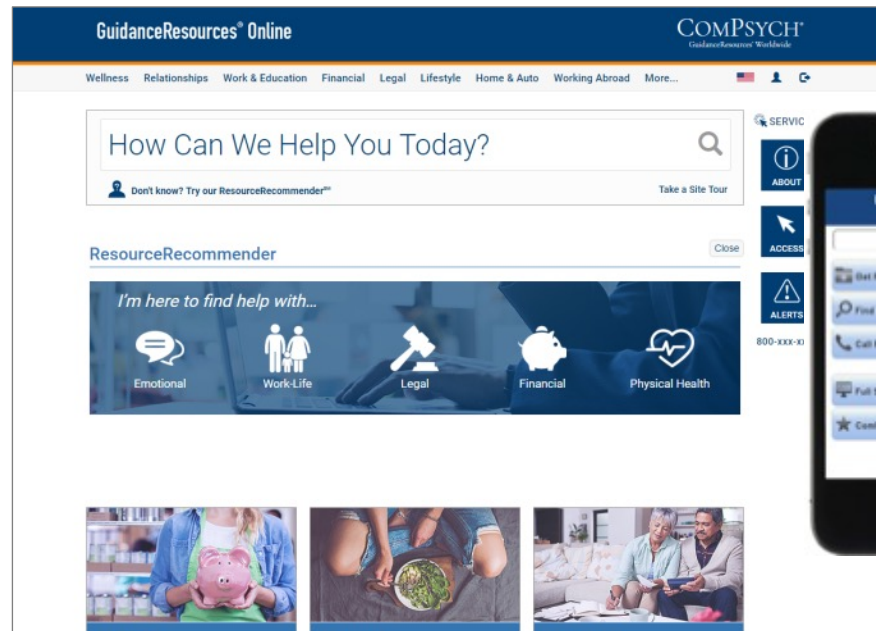
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Questions?



Prudential

Disclaimers



This coverage is not health insurance coverage (often referred to as “Major Medical Coverage”).

This type of plan is NOT considered “minimum essential coverage” under the Affordable Care Act and therefore does NOT satisfy the individual mandate that you have health insurance coverage.

Accelerated Benefit option is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care insurance benefit and is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated death benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered [“terminally ill”][“chronically ill”]. You may wish to seek professional tax advice before exercising this option. *Important Notice: The acceleration of life insurance benefits offered under this certificate is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986 (under IRC Section 101(g)). If the acceleration of life insurance benefits qualifies for such favorable treatment, the benefits will be excludable from your income and not subject to federal taxation. Tax laws relating to acceleration of life benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration of life insurance benefits that are excludable from income under federal law.

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.

This policy provides ACCIDENT 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.
IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.

Group Insurance coverage 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

Group Accident Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's Accident Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and it does not provide reimbursement for such expenses. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 83500.

Group Critical Illness Insurance coverage is a limited benefit policy issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ. Prudential's Critical Illness Insurance is not a substitute for medical coverage that provides benefits for medical treatment, including hospital, surgical, and medical expenses, and it does not provide reimbursement for such expenses. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. A more detailed description of the benefits, limitations, and exclusions applicable are contained in the Outline of Coverage provided at time of enrollment. Please contact Prudential for more information. Contract provisions may vary by state. Contract Series: 114774.

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