Group Term Life Insurance
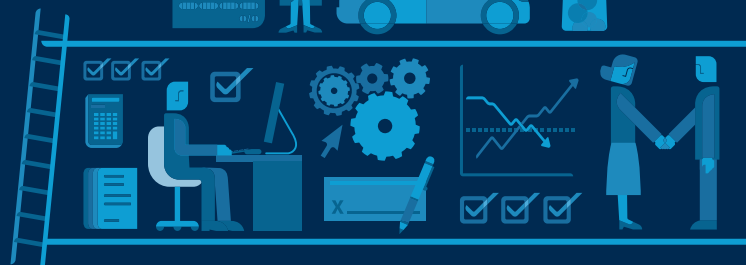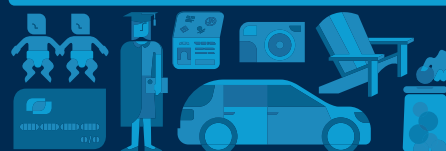
real

CHALLENGES

SOLUTIONS

RESULTS

Prudential Group Insurance

Prudential

Bring Your Challenges®

A Results-Driven Solution
From a Name You Know and Trust

Since 1875, the Prudential brand has been synonymous with helping people achieve financial security and peace of mind. Our well-known Rock symbol is an icon of strength, stability, expertise, and innovation that has stood the test of time.

Prudential has been helping clients and their employees meet benefits challenges since 1916, when we first began underwriting group insurance plans. Today, our Group Insurance business unit is the nation's second-largest group life carrier, with more than $2 trillion in group life insurance coverage.[1] Through our Basic Term Life, Optional Term Life, and Dependent Term Life Insurance products, we've helped more than 13,000 group life clients protect the financial futures of more than 23 million employees.[1]

The driving force of our customer-oriented philosophy is simple: Every Prudential professional is committed to giving you and your employees the ultimate in customer service.

Our combination of financial strength, proven expertise, innovative products, and excellent service allows us to help satisfy the cost and value requirements of your employee benefits program.

Meeting the Benefits Challenges You and Your Employees Face

Employers face many challenges when choosing a life insurance plan. To stay competitive, you want to attract and retain quality talent by offering robust coverages that meet the needs of your employees. You need to keep costs down by implementing an affordable plan that will remain financially strong. Plus, the plan should not increase the administrative burden on your resources.

Employees are confronted with a number of challenges, too. They need to protect loved ones with valuable life insurance benefits and have the ability to increase that coverage easily and affordably as their life changes. It's also important that employees understand their coverage choices so they can make wise benefits decisions. Employees also want prompt, courteous, and knowledgeable service—and to know their beneficiaries will be taken care of in the same way.

With Group Term Life Insurance issued by The Prudential Insurance Company of America (Prudential), we can help you meet all these challenges. Our flexible life insurance products offer a variety of plan designs, funding options, and contract provisions that fit your company's needs. Basic Term Life Insurance is employer paid and generally provides coverage for one times an employee's salary. Basic Term Life Insurance amounts can be supplemented with employee-paid Optional Term Life Insurance, which covers the employee, and Dependent Term Life Insurance, which covers eligible family members. By combining Basic, Optional, and Dependent coverages, employees can help ensure they have adequate protection that is often more affordable than insurance they can purchase on their own.

Powering Your Benefits Program with Industry-Leading Service and Support

When you choose Prudential as your Group Term Life Insurance carrier, your employees and their loved ones will enjoy the security that comes with quality insurance coverage. You get exceptional service and support backed by experienced professionals and time-saving technology.

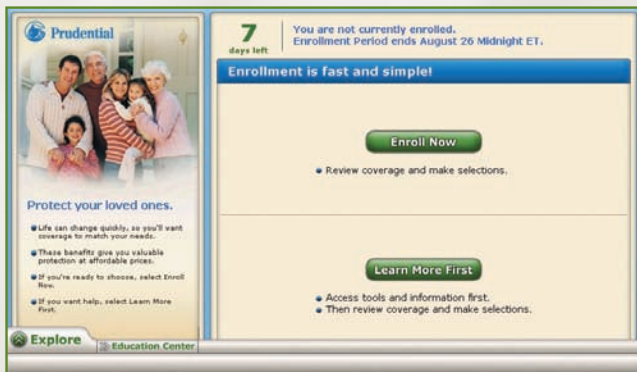### Innovative Enrollments for Improved Plan Performance

Prudential's long history of implementing voluntary benefit plans has enabled us to build innovative enrollment solutions that deliver real results over the long term. Our team of experts will recommend and develop the right communications, and execute the enrollment period activities needed for a successful enrollment. By maximizing the number of employees enrolled in your group life plan, you not only help them get the coverage they need, but also improve plan performance.

Because the employee experience is vital to the success of any enrollment period, we request certain data so we can better understand your employee population. This enables us to tailor our marketing messages and educational material to your employees, which encourages them to take advantage of the enrollment opportunity. All employees can receive an enrollment kit with a personalized rate charge that presents various coverage amounts and the costs.

We've developed a menu of best practices and other options for your enrollment that touches on every aspect of the process. During enrollment, we'll be there for your employees with phone-based or in-person support, to help them choose the voluntary benefits that best meet their needs. And we'll make your job easier throughout the year with customized administration and customer support services and ongoing comprehensive reporting.

Boost Participation with Online EOI

Having to fill out long, paper health questionnaires can be a deterrent to some employees applying for additional life insurance. By using Prudential's simplified, online EOI system, twice as many employees complete the application process. The fastest, most convenient option, EOI Connect, gives your employees a secure, real-time link to your short form medical questionnaire— in both English and Spanish. If your company is not able to create a real-time connection in the short term, we also offer EOI Self-Connect.

Simple and Seamless Record Keeping

Maintaining records for your group life insurance coverages can be a challenge. With Prudential's record keeping services, you can simplify this process. We provide all the support and information your employees need at every touch point—before they enroll, while they are enrolled, and when their employment ends.

Prudential offers three levels of service—Core, Concierge, and Full—to assist you with managing your group life insurance coverages. All of our record keeping services come with excellent customer support for you and your employees. Concierge is the option we recommend to clients. Your Prudential representative can provide details regarding each service level and any fees that may apply.

Advanced Administrative Services

With Prudential's self-service, web-based portals, we offer convenient access to real-time information in a secure environment. Our portals contain a Message Center for important notices, a Contact Us feature that allows easy communication with us, and a list of customer support toll-free numbers. Users can access our web portals:

For Employers
Link 2 PRU Benefits. Our customized Internet portal for employers provides access to contracts, plan documents, online claim submissions, claim data, billing, and a host of other services using one identification and password. You will also have access to a set of standard and customized reports to easily track medical underwriting status and your claims experience.

For Employees
My PRU Benefits. Employees can review coverage information, change beneficiaries, and print forms and plan documents. Employees also have the option of scheduling a convenient time for an English- or Spanish-speaking customer service professional to call them back.

Expect Real Results for You,
Your Employees, and Their Loved Ones

Your Group Term Life Insurance plan will be administered by an experienced account management team focused on value-added services and a consultative approach. Our team will work closely with you, meeting regularly to review and recommend action, to share what's new in the industry, and to gauge employee and beneficiary satisfaction.

On an ongoing basis, we will provide you with PruAnalyzer reports on your Life plans. These dynamic, consultative reports examine important elements of plan experience and demographics to help better understand benefit utilization. By helping you identify emerging trends, understand benefit performance, and discern factors that drive financial performance, you will be better able to make important decisions about your benefits program.

We pride ourselves on providing outstanding customer service and conduct regular surveys about our performance. Here are some recent results:

- 95% for Overall Client Satisfaction[2]

- 96% for Overall Beneficiary Satisfaction[3]

- 92% for Overall Call Center Performance[4]

Let us help you with your benefits program as we have helped thousands of other employers across the United States.

For more information, contact your Prudential representative today or visit us online at www.prudential.com/gi.

Choose Solutions That Help Deliver Results

Life Insurance

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

Disability Insurance and Services

- Short Term Disability
- Long Term Disability
- Integrated Short & Long Term Disability
- State Mandated Disability
- Absence Management
- Return to Work Services

Retiree Solutions

- Insurance Continuance Fund
- Variable Insurance Continuation Fund
- Retiree Life Buyout
- Group Universal Life Insurance
- Group Variable Universal Life Insurance
- Executive Group Variable Universal Life Insurance
- Voluntary Retiree Reducing Term Life Insurance
- Retiree Portability

Global Solutions

- Multinational Pooling
- Prudential Zurich Global Benefit Solutions
- Captive Reinsurance

Non-Qualified Benefits

- Corporate Owned Life Insurance
- Trust Owned Life Insurance
- Bank Owned Life Insurance

rock-solid eco-smart™
pru

Produced with the environment in mind.   0237499-00001-00