



Your Group Administration Manual

State of Louisiana



Prudential
Bring Your Challenges™

**State of Louisiana
33624**

**Life
Administration Manual**

Your Coverages

BASIC TERM LIFE INSURANCE – Ouachita School Board

Your plan includes Basic Term Life insurance, which pays a death benefit (with no cash value accumulation) to the beneficiary(ies) when an insured dies. Basic Term Life is most often employer-paid (non-contributory).

OPTIONAL TERM LIFE INSURANCE – All other State Agencies

Your plan includes Optional Term Life insurance, an employee-paid (contributory) plan. Optional Term Life allows employees to supplement their Basic Term Life coverage at competitive group rates. Employees pay their premiums through convenient payroll deductions.

Like Basic Term Life, Optional Term Life pays a death benefit (with no cash value accumulation) to the beneficiary(ies) when an insured dies.

OPTIONAL DEPENDENT TERM LIFE INSURANCE

Your plan includes Dependent Term Life insurance, which allows employees to provide term insurance for their spouse, children or both. Under this coverage, the death benefit is usually paid to the employee.

Dependent Term Life is usually offered as employee-paid (contributory) coverage.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE – Ouachita School Board

Your plan includes AD&D insurance, which can help ease the financial burden caused by an accident. AD&D coverage pays a benefit for loss of life or other injuries resulting from a covered accident. Injuries covered may include loss of speech, hearing, sight; dismemberment; and paralysis.

This plan covers employees only and premiums are paid by you and the employee.

OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE – All other State Agencies

This employee-paid (contributory) plan covers employees only. Also known as Personal Accident Insurance (PAI), Optional AD&D provides a benefit for loss of life and other injuries resulting from a covered accident. This benefit is paid in addition to group term life and AD&D benefits.

Welcome!

Thank you for choosing Prudential for your group insurance coverage. We look forward to serving you and your employees* in the years to come. This administration manual has been developed to assist you with the administration of your plan(s). Please consult your Contract/Booklet Certificate or contact your Account Management Team if you need additional assistance. Your manual contains these sections:

The Employer Portal (OGB Access Only)—contains information on how to access this user-friendly, secure gateway to online applications.

Eligibility and Enrollment—gives instructions on enrolling employees and guides you through more technical processes like administering beneficiary designations and assignments for Life coverage.

Evidence of Insurability (EOI)—explains how and when employees can submit EOI.

Plan Administration—contains instructions for handling plan changes, coverage amount changes, termination of coverage, conversion, and portability, where available.

Life Claims—explains Life Claim Online Services available through the Employer Portal and how to submit different types of group life claims (if applicable)—e.g. Basic, Optional and Dependent Term Life; Accelerated Benefit Option. This section also provides information on claim payments and reporting.

Billing for Life— explains Prudential's billing process and explains how to calculate your monthly life premium

AD&D Claims— explains AD&D Claim Online Services available through the Employer Portal and how to submit different types of AD&D claims (if applicable) E.g. Basic AD&D and Optional AD&D for Employees. This section also provides information on claim payments and reporting.

Forms and Supplies—includes instructions on how to obtain forms and Booklet-Certificates or Group Contracts either through the Employer Portal's Online Document Center or by ordering them through your Account Management Team. You'll also find a helpful list of frequently used forms.

*For the purposes of this manual, "employee" also refers to a person who is a participant in or member of an association.

Group Life Insurance and Disability insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Prudential is a service mark of The Prudential Insurance Company of America, Newark, NJ, USA and its affiliates.

Privacy Notice

This notice is being provided on behalf of the companies listed in this Notice. It describes how information about you is handled and the steps we take to protect your privacy. We call this information “customer data” or just “data.” If you have other Prudential products or relationships, you may receive a separate privacy notice describing the practices that apply to those products or relationships. If your relationship with us ends, we will continue to handle data about you the same way we handle customer data.

Protecting Customer Data

We maintain physical, electronic, and procedural safeguards to protect customer data. The only persons who are authorized to have access to it are those who need access to do their jobs. We require them to keep the data secure and confidential.

Information We Collect

We collect data you give us and data about the products and relationships you have with us, so that we can serve you, including offering products and services to you. It includes, for example:

- your name and address,
- income and Social Security number.

We also collect data others give us about you, for example:

- medical information for insurance applications,
- consumer reports from consumer reporting agencies, and
- participant information from organizations that purchase products or services from us for the benefit of their members or employees, for example, group life insurance.

Sharing Data

We may share data with affiliated companies and with other companies so that they can perform services for us or on our behalf. We may, for example, disclose data to other companies for customer service or administrative purposes. We may disclose limited information such as:

- your name,
- address, and
- the types of products you own

to service providers so they can provide marketing services to us.

We may also disclose data as permitted or required by law, for example:

- to law enforcement officials,
- in response to subpoenas,
- to regulators, or
- to prevent fraud.

We do not disclose data to Prudential affiliates or other companies to allow them to market their products or services to you. We may tell you about a product or service that a Prudential

company or other companies offer. If you respond, that company will know that you were in the group selected to receive the information.

Annual Notices

We will send notices at least once a year, as federal and state laws require. We reserve the right to modify this policy at any time.

If you have questions about Prudential's Privacy Notice please call us. The toll-free number is (800) 236-6848.

Many Prudential Financial companies are required to send privacy notices to their customers. This notice is being provided to customers of the Prudential Financial companies listed below:

Insurance Companies and Separate Accounts

Prudential Insurance Company of America, The
Prudential Annuities Life Assurance Corporation
Pruco Life Insurance Company
Pruco Life Insurance Company of New Jersey
Separate accounts of The Prudential Insurance Company of America, Pruco Life Insurance Company,
Pruco Life Insurance Company of New Jersey, and Prudential Annuities Life Assurance Corporation
Prudential Retirement Insurance and Annuity Company (PRIAC)
PRIAC Variable Contract Account A
CG Variable Annuity Account I & II (Connecticut General)

Insurance Agencies

Prudential Insurance Agency, LLC

Broker-Dealers and Registered Investment Advisers

AST Investment Services, Inc.
Prudential Annuities Distributors, Inc.
Global Portfolio Strategies, Inc.
Prudential Bache Securities, LLC
Pruco Securities, LLC
Prudential Investment Management, Inc.
Prudential Investment Management Services LLC
Prudential Investments LLC

Bank and Trust Companies

Prudential Bank & Trust, FSB
Prudential Trust Company

Investment Companies and Other Investment Vehicles

Asia Pacific Fund, Inc., The
Cash Accumulation Trust
Greater China Fund Inc., The
Prudential Capital Partners, L.P.

Prudential Institutional Liquidity Portfolio, Inc.
Prudential Investments Mutual Funds
Prudential MoneyMart Assets, Inc.
Target Asset Allocation Funds, Inc.
Target Portfolio Trust, The
PB Financial Services, Inc.

Futures Commission Merchant
Prudential Bache Commodities, LLC

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The Prudential Insurance Company of America
Group Life Claim Division
P.O. Box 8517
Philadelphia, PA 19176
Phone: 800-524-0542
Fax: 888-227-6764

The Prudential Insurance Company of America
Group Medical Underwriting
P.O. Box 8796
Philadelphia, PA 19176
Phone: 888-257-0412
Fax: 877-605-6671

Important Phone Numbers:

Life Claim Customer Service (800) 524-0542
Medical Underwriting (888) 257-0412
Life Conversion (877) 889-2070
Portability (800) 778-3827

Download Group Insurance Forms at: www.groupbenefits.org

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1. Employer Portal – OGB Access Only

The Employer Portal is a user-friendly, secure gateway to a comprehensive collection of employer applications. You can gain access to up to six employer applications* from one web page with a single ID and password. You will be notified of your User ID and password via e-mail if you have requested this service. Once you receive that information, go to the Employer Portal at www.prudential.com/link2benefits. Once you are registered at the site, you may have access to:

Life Claims Online—offers real-time life claim information, and allows you to submit claim notification. This service is available to cases down to 25 lives.

Online Document Center—houses your booklets/manuals, certificates, amendments to the Contract/Booklet Certificate and any other enrollment material Prudential has created for your account.

Forms Library—contains frequently used standard forms for you and your employees.

The portal also contains a Message Center where you'll receive important notices, a Contact Us feature that allows you to easily communicate with us, and a list of toll-free customer support numbers. If you have questions regarding how to access the site, please call your Account Management Team or the Client Operations Service Center at 888-598-5671 (Monday - Friday, 8:00 a.m. – 8:00 p.m. ET).

If you would like more information about the Employer Portal, please contact your Account Management Team.

*You will have access to the online services that you request and are eligible for. Your Account Management Team will work with you to determine which applications will best meet your needs.

2. Eligibility and Enrollment

Employee Eligibility

For **employer-paid coverage**, employees are eligible if they are in the coverage class as defined by the Contract/Booklet Certificate and have met employment waiting period requirements. **Applies to Ouachita School Board.**

For **employee-paid coverage**, employees are eligible if they are in the coverage class as defined by the Contract/Booklet Certificate, have met the employment waiting period requirement, and enroll for coverage within a specified time period outlined by your Contract/Booklet Certificate. Coverage will not begin until medical evidence requirements, if any, are met. **Applies to all other State Agencies.**

An **employment waiting period** is the length of continuous service your employees must have before they become eligible for coverage.

The employment waiting period is generally waived for rehired employees if:

- They return to work within six months, and;
- Their coverage ended because they stopped working for you.

But, if they have previously canceled coverage, stopped contributions, and/or waived coverage, or converted life insurance coverage under the Contract/Booklet Certificate and would now like to enroll, evidence of insurability (EOI) is required. **Does not apply to converted coverage for disability.**

Employees must also be actively employed before coverage can become effective. Under this requirement, coverage will not become effective unless employees are actively at work, full-time, at your place of business (or another designated place of business) on the effective date. Part-time employees who are eligible for group insurance must be actively at work on a part-time basis. Coverage will not be effective until this requirement is met.

Dependent Spouses

Generally, an employee is eligible to enroll his or her spouse for Dependent Term Life coverage if the employee is enrolled in Optional Term Life. A spouse cannot be covered as both an employee and a dependent under the same group policy. There are some instances where we would allow an employee's spouse to enroll for coverage without the employee enrolling. Refer to your Contract/Booklet Certificate or contact your Account Management Team for more information.

Dependent Children

Generally, an employee is eligible to enroll dependent children for Dependent Term Life coverage if the employee is enrolled in Optional Term Life. A child cannot be covered by more than one employee under the same group policy. The definition of eligible dependent children may vary; refer to your Contract/Booklet Certificate or contact your Account Management Team for more information.

Literature and Forms for Your Employees

Should you choose to give your employees brochures, newsletters, flyers, non-Prudential forms, or other materials about your Prudential plan, please talk to your Account Management Team first. Prudential can assist with regulatory review and required state filing of these materials.

Most states have laws and regulations governing insurance advertising, which also cover informational literature for employees. Many laws and regulations hold insurance companies responsible for the content in advertisements, even if the advertisements were prepared by our contract holders.

Prudential must comply with all laws and regulations. If you (or another outside party) want to use literature or non-Prudential forms that refer to your group insurance plan, you must provide Prudential with a draft copy for review. Prudential's team of marketing, product, legal, and compliance experts will review your materials to ensure all applicable insurance law requirements are met and handle any required state filing.

You must also submit a copy of the final version for Prudential's centralized file within 30 days of final printing, which is required by law.

Beneficiary Designations for Life Coverage

Each employee should designate a primary beneficiary, which is the person or entity who will receive the group life insurance death benefit if the employee dies. Most employees will designate one beneficiary; however, some may designate several beneficiaries.

Employees can also designate a **contingent beneficiary**, also known as a secondary beneficiary. A contingent beneficiary will receive the death benefit if the primary beneficiary dies before the employee.

All beneficiary designations must include the full first name, middle initial, last name, full address, Social Security number, and relationship of each beneficiary. Beneficiary designators should always list full names. For example, use "Mary A. Doe" instead of "Mrs. M. Doe" or "Mrs. Michael Doe."

Common Beneficiary Designations

If employees designate multiple beneficiaries, the death benefit will be divided equally, unless they provide other instructions. If more than one beneficiary is designated, the percentages of a beneficiary designation must equal 100%. Here are examples of common life beneficiary designations:

To designate:

An estate

Two beneficiaries

Three or more beneficiaries

Use this example:

The estate of John D. Doe

John J. Jones, father; and Mary R. Jones, mother

James O. Jones, brother; Peter B. Jones, brother; Martha N. Jones, sister

Contingent beneficiaries	Lois P. Jones, wife, if living; otherwise Patrick F. Jones, son
Multiple contingent beneficiaries	Lois P. Jones, wife, if living; beneficiaries, otherwise Patrick F. Jones, son

If an employee is a New York resident, the employee may not name a funeral home, funeral director or any person, firm, association, society or corporation engaged in the business of providing, arranging or paying for funeral, burial, or other expenses related to funerary services as a beneficiary for Life Insurance. This applies to an employee covered under a group life insurance contract situated in New York as well as an employee covered under a group contract situated outside of New York.

Submitting Beneficiary Designations

Under certain circumstances, you may be able to use beneficiary designations made under your prior carrier. Prudential must review a sample designation to be sure certain requirements are met. Please contact your Account Management Team to assist with getting appropriate approval.

You must submit beneficiary designations using a form approved by Prudential. Prudential is not required to perform any transaction that relies on beneficiary designations (i.e., payment of death claims) unless the designations are submitted using an approved form. That form should be submitted along with the employer's claim form at the time of the claim unless the plan is administered by Life Plan Management.

Prudential will accept beneficiary designations on paper or other means, as long as the form is approved by Prudential. Your procedures for collecting designations and the systems used to store designations must comply with all applicable state and federal laws. These laws may govern:

- Electronic signatures
- Electronic transactions
- Privacy practices

You may be subject to other laws and regulations. In addition, you must be able to provide Prudential with copies of all beneficiary designations, regardless of how the designations are made, in a form approved by Prudential. Covered employees, assignees, and Prudential must be able to access beneficiary designations.

Assigning Life Insurance Ownership

Assignments allow your employees to permanently transfer group term life insurance ownership rights to a third party, such as a trustee or another individual, known as the assignee. Among other things, the assignee designates beneficiaries for the employee's group coverage.

Gift Assignments

Employees assign their ownership rights to an individual or a trust.

Viatical Assignments

In some states, employees may be able to sell their policy for cash at an amount lower than the death benefit amount. This is known as a viatical assignment or an assignment for value. The viatical assignment provider becomes the beneficiary and will receive the death benefit.

Prudential's standard policy is to permit gift assignments only. Some states, like California and New York, require group insurance providers to allow viatical assignments. Prudential will comply with the law in these states and permit viatical assignments.

Keep a copy of all assignment forms with the employee's records. Please do not send them to Prudential until a claim is submitted. The original assignment form should be given to the employee to deliver to the assignee. The employee may keep a copy for his or her records.

Effective Dates

Employer-Paid Coverage – Applies to Ouachita School Board

For employer-paid (non-contributory) plans, eligible employees are not required to enroll because coverage is automatic unless they are adding new coverages or increasing coverage amounts. However, Prudential recommends you keep those records updated in case you need to verify coverage amounts.

Employer-paid coverage is effective the day an employee becomes eligible as long as he or she meets the Actively at Work requirement.

If you have no employment waiting period, the effective date is the first day of employment. If you have an employment waiting period, the effective date is the day the employment waiting period is satisfied.

Employee-Paid Coverage – Applies to all other State Agencies

Employee-paid (contributory) coverage is effective according to the chart below, provided the employee meets the Actively at Work requirement.

If the enrollment date is:

On or before the date the employee becomes eligible

Within the 31-day period after the employee becomes eligible

After the 31-day period (late enrollment)

The effective date will be:

The date the employee becomes eligible

The date the eligible employee enrolls

The date the employee's application is approved by Prudential

Employees who request a coverage amount above the guaranteed issue (if applicable) or who enroll for coverage after 31 days of becoming eligible must submit EOI (see "Section 3: Evidence of Insurability"). This coverage is not effective until Prudential approves the application and the employee meets the Actively at Work requirement.

Generally, currently participating employees are not required to enroll unless they are adding new coverages.

New employees (or newly eligible employees) should enroll on or before their eligibility date. If new employees enroll for coverage on time, EOI is generally not required for most coverage amounts up to the guaranteed issue limits (if applicable).

Processing Paper Enrollments

Prudential can provide you with enrollment forms. If you have requested enrollment materials through your Account Management Team, enrollment forms will be available through the Online Document Center via the Employer Portal (www.prudential.com/link2benefits). If not, you can access an enrollment card from the forms library.

New Employees (or newly eligible employees)

To enroll employees using paper forms:

1. Employees must complete, sign, and date an enrollment form and return the form to you, even if they do not elect coverage. The enrollment form documents coverage decisions and authorizes payroll deductions for contributions. If coverage is waived, the enrollment form is proof that coverage was offered and declined.
2. After reviewing and collecting the enrollment forms submitted by employees, complete any sections containing plan details and verify the employee information.
3. If coverage is based on covered class (a group of employees eligible for coverage), review the enrollment forms to verify each employee fits the class definition described in your Contract/Booklet Certificate.
4. If your plan has an employment waiting period, keep the enrollment form. If employment ends before that time, please destroy the form.
5. If an employee's EOI was previously declined, or if the employee applies for an amount above the guaranteed issue amount, the employee must submit EOI. Employees who were not enrolled with the prior carrier are subject to EOI. It is up to the plan administrator to give the employee the forms to be submitted for review.
6. Update your monthly billing report when coverage becomes effective.

Late Entrants

Late entrants are employees who elect coverage more than 31 days after their eligibility date, those who previously declined/dropped coverage and now want to enroll again, and those who have previously been denied coverage due to unsatisfactory Evidence of Insurability.

1. Employees must complete, sign, and date an enrollment form and return the form to you, even if they do not elect coverage. The enrollment form documents coverage decisions and authorizes payroll deductions for contributions. If coverage is waived, the enrollment form is proof that coverage was offered and declined.
2. After reviewing and collecting the enrollment forms submitted by employees, complete any sections containing plan details and verify the employee information.
3. If coverage is based on covered class (a group of employees eligible for coverage), review the enrollment forms to verify each employee fits the class definition described in your Contract/Booklet Certificate.
4. Give the employee the appropriate EOI form for completion. The employee should submit it to Prudential.
5. If an employee's EOI was previously declined, or if the employee applies for an amount above the guaranteed issue amount, the employee must submit EOI. Employees who were not enrolled with the prior carrier are subject to EOI. It is up to the plan administrator to give the employee the forms to be submitted for review.
6. If the application is approved, begin payroll deductions and update your monthly billing report when coverage becomes effective. **Do not begin payroll deductions until Prudential notifies you of coverage approval.**

Rehired Employees

Rehired employees who meet the following requirements can have their coverage reinstated:

- Their coverage ended.
- Their insurance ends because they stop working for their employer for any reason.
- They resume working for their employer in a covered class within 6 months after their insurance ended.

Rehired employees who meet this requirement must complete new enrollment forms. Follow steps 1 through 5 in the "New Employees" section. Write "Reinstatement" after the effective date on the enrollment form and include the rehire date.

Rehired employees who do not meet the requirements above are handled like any other new employee- they must be in the covered class and satisfy the employment waiting period to be eligible to enroll.

Submitting Enrollment Information

Prudential will accept employee enrollments on paper or other means, as long as the form is approved by Prudential. Prudential is not required to perform any transaction that relies on enrollment information (e.g., disability claims) unless the enrollments are submitted using an approved form. Your procedures for enrolling employees and the systems used to store enrollment information must comply with all applicable state and federal laws. These laws may govern:

- Electronic signatures
- Electronic transactions

- Privacy practices

You may be subject to other laws and regulations. In addition, you must be able to provide Prudential with copies of all enrollment information, regardless of how employees enroll, in a form approved by Prudential. Enrollment information must be readily accessible to Prudential, covered employees, and assignees.

When Coverage Begins

When coverage begins, show the effective date on the enrollment form or enrollment confirmation. If employee contributions are required, begin payroll deductions.

Shortly after your plan becomes effective, your Group Contract and/or Booklet-Certificates will be available in PDF format in the Online Document Center via the Employee Portal. Contact your Account Management Team for details.

Summary Plan Descriptions

It is important that your summary plan description (SPD) contains information consistent with the Contract/Booklet Certificate issued by Prudential. The SPD should also be updated to reflect any changes to your group insurance coverage or other changes, like company name changes. Prudential can make your Contract/Booklet Certificate into an SPD if we receive the information from you. If you prepare the SPD, Prudential should review it. To have Prudential review the group insurance information contained in your SPD, please contact your Account Management Team for assistance.

3. Evidence of Insurability (EOI)

When EOI Is Required

Follow the EOI guidelines for your plans. EOI should only be submitted if required by your Contract/Booklet Certificate.

When EOI is required, certain coverage is not effective unless Prudential approves it. If EOI is approved, employees must be actively at work for coverage to be effective. If the employee is not actively at work, the effective date will be postponed until the employee meets this requirement.

The contract holder may not waive an EOI requirement for any reason. Some situations always require EOI:

- **Life coverage amounts above the guaranteed issue** - when employees want coverage above your plan's guaranteed issue amount, EOI is required. Refer to your Contract/Booklet Certificate for your non-medical coverage amount.
- **Late enrollment** - employees who enroll after the 31-day enrollment period must submit EOI for coverage.
- **Re-enrollment** - Employees who previously dropped group insurance coverage but now want to reinstate it must submit EOI.
- **Waived coverage** - Employees who previously waived group insurance coverage but now want to enroll must submit EOI.
- **EOI previously rejected** - Employees who previously submitted EOI under any Prudential group plan but were rejected must supply new EOI.
- In instances where minimum participation requirements are not met

EOI requirements may vary based on your plan design. Check your Contract/Booklet Certificate for details.

When EOI Is Not Required

Employees

EOI is not required for employer-paid (non-contributory) plans for benefit selections up to the guaranteed issue amount.

Salary Increases

EOI is not required for employees whose coverage amounts increase as a result of salary increases.

Submitting EOI Forms

EOI forms are state-specific based on your contract situs. Your Account Management Team can provide you with appropriate EOI forms. You can also obtain EOI forms from the Online Document Center located within the Employer Portal (www.prudential.com/link2benefits).

Instructions for completing the EOI form can be found online through the Employer Portal within the Medical Underwriting section.

Short Form EOI

The Short Form Health Statement Questionnaire is to be used when EOI is required for Employee Life and Spouse Life requests only. If EOI is required, provide the employee with a Short Form Health Statement Questionnaire with Employer Name and Group Contract Number filled in. Upon completion, the employee will submit the EOI form directly to Prudential as noted on the form. If additional information is required, Prudential will send a Long Form Directly to the employee.

Electronic Submission of Employer Information

It may be possible to submit your employer information electronically. You will not need to complete the cover page or Part A of the Long Form EOI if you choose to provide an electronic feed file. Electronic files should be received in advance of the applicant submitting their EOI to Prudential to ensure timely processing of the EOI form. If interested please contact your Account Management Team.

Your Administrative Responsibility

If the EOI is **approved**, write the effective date on the enrollment form or enrollment confirmation. The effective date will be either the decision date listed on the final action report or the first day of the following month according to what you have chosen. You should change the payroll deduction amount to reflect the approved coverage amount. If coverage is employee-paid (contributory), do not begin payroll deductions for the coverage or amount in excess of guaranteed issue unless Prudential approves the application. Prudential will send a letter of approval to the applicant.

If the EOI is **denied**, the enrollment form or confirmation should be updated to show that the employee is not eligible for the coverage or the amount in excess of guaranteed issue. Keep the enrollment form or confirmation for your records. Prudential will send a denial letter to the applicant.

4. Plan Administration

Name Changes

1. Employees should complete the **Group Insurance Beneficiary Designation/Change form**.
2. Attach the form to the employee's enrollment form or enrollment confirmation.
3. If Prudential sends you a roster bill each month, you will need to notify us of the name change.

Beneficiary Changes

Standard Beneficiary Designations

1. Employees should complete a Group Insurance Beneficiary Designation/Change form.
2. Review the information on the form for completion and provide the employee with a copy.
3. Record the beneficiary change and date on the enrollment form or enrollment confirmation and attach a copy of the Group Insurance Beneficiary Designation/Change form.

Non-Standard Beneficiary Designations

Contact your Account Management Team for help with non-standard designations.

Electronic Beneficiary Designations (if allowed under your plan)

1. Employees should submit changes through the approved electronic system.
2. Store and retain the change using your system's guidelines and procedures.
3. Retain electronic designations in accordance with Prudential's requirements for your plan.

Salary or Position Changes

Changes in earnings or position can increase or decrease coverage amounts. When this happens, follow the instructions below:

1. For employer-paid plans, adjust your records to reflect the new coverage amount and effective date.
2. For employee-paid plans not based on earnings, do not increase or decrease contributory coverage amounts unless specifically requested by an employee.
3. For employee-paid plans based on earnings, coverage increases and decreases are automatic.
4. If requested, record the new coverage amount and effective date on the enrollment form or enrollment confirmation and adjust employee contributions, if necessary, based on the new coverage amount.

Effective Dates

Employees must be actively at work on the day the change goes into effect (Actively at Work requirement), or the effective date will be postponed until the requirement is met.

Contribution Changes Due to Age

If age changes affect contributions, adjust the employee's contributions accordingly. Record the change on the enrollment form or enrollment confirmation.

Life and AD&D coverage reductions are based on your Reduction Formula, shown in your Contract/Booklet Certificate. This formula applies whether or not the employee is actively at work. Employees subject to the Reduction Formula may be eligible to convert their coverage to an individual Prudential policy. Please see the "Life Coverage Conversion" section for details.

When employees receive reductions in coverage amounts due to age:

1. Pull the enrollment form or enrollment confirmation before the contract anniversary. If your plan uses a date other than the contract anniversary, it will be noted in your Contract/Booklet Certificate.
2. Record the reduced amount and effective date on the form or confirmation.
3. Adjust employee contributions, if necessary, based on the new coverage amount.

Some employees may be promoted to a higher coverage classification after their coverage has been reduced due to age. When this happens:

1. Determine the employee's coverage amount based on the new class, then apply the reduction. This is the new coverage amount.
2. Record the new coverage amount and effective date on the enrollment form or enrollment confirmation.
3. Adjust employee contributions, if necessary, based on the new coverage amount.

Class Changes

Changes in class may result in an employee being covered under a different plan design. When this happens, follow the instructions below:

1. For employer-paid plans, adjust your records to reflect the new coverage amount and effective date.
2. For employee-paid plans, do not increase or decrease contributory coverage amounts unless specifically requested by an employee.
3. If requested, record the new coverage amount and effective date on the enrollment form or enrollment confirmation and adjust employee contributions, if necessary, based on the new coverage amount.

Effective Dates

The changed coverage will be effective on the same day as the class change. Employees must be actively at work on the day the change goes into effect (Actively at Work requirement) or the effective date will be postponed until the requirement is met.

Ending Coverage

Some states have special continuation provisions. Check your Contract/Booklet Certificate for details.

Resignation or Discharge

Coverage ends on the day active employment ends.

Entering Armed Forces

For information about ending coverage for employees who are entering the armed forces, please contact your Account Management Team.

Temporary Layoff, Leave of Absence, Disability, or Change to Part-Time Status

These employees can continue their coverage subject to the rules of your Contract/Booklet Certificate. Following the limits in your contract, you may set up rules for how long coverage can be continued, but you must apply these rules consistently to all employees in the same covered class.

Retirement

Retired employees are not eligible for disability coverage. Retired employees may continue life coverage if your Contract/Booklet Certificate allows, but they are not eligible for disability coverage.

When Coverage Ends

When coverage ends due to resignation, discharge, temporary layoff, leave of absence, move to part-time status, retirement, or failure to meet the eligibility requirements of the insured class:

1. Record the termination date on the enrollment form or enrollment confirmation.
2. The last day of active employment will be the termination date (used for billing purposes).
3. Check to see if the employee is eligible to continue or convert coverage.
4. For employee-paid plans, terminate contributions and update your monthly billing report.

Dropping Contributory Coverage

Some employees may want to end employee-paid (contributory) coverage. Once coverage is dropped, evidence of insurability (EOI) will be required if the employee chooses to enroll again.

To drop contributory coverage:

1. Written notification is required from the employee. Notice should be signed and dated by the employee.
2. Review the letter or form and record the termination date on the enrollment form or enrollment confirmation.
3. File the enrollment form or confirmation.

4. Terminate contributions and update your monthly billing report.

Employees who drop coverage are not eligible to continue or convert that coverage. Coverage will terminate at the end of the period paid for by the employee's last contribution.

Converting and Continuing Life Coverage for Minnesota Residents

Important! Special rules apply to Minnesota residents. These rules apply to employee and dependent life plans, not AD&D coverage.

If your life plan covers at least 25 Minnesota residents, or if 25% or more of your total employees are Minnesota residents, Minnesota's conversion and continuation provisions supersede the general provisions of the Contract/Booklet Certificate.

After your plan is effective, if the number of Minnesota residents increases to 25 or more, or increases to more than 25% of your total employees, your Account Management Team can provide you with a certificate rider.

Under Minnesota law, employees whose life coverage ends because their employment ends (other than for gross misconduct) or whose work hours are reduced may continue their coverage until the first of these occurs:

- The day they become covered under another group life plan.
- The day 18 months after their employment ends or their work hours are reduced.
- The end of the period for which they have made payments if they fail to make any required payment for the coverage.
- The Group Contract ends.

When coverage ends for Minnesota residents:

1. Complete the top section of a **Notice of Continuation of Life Insurance Coverage form**.
2. Indicate the amount of monthly payments, the coverage termination date, and the period for which coverage can be continued on the form.
3. Mail the form to the employee via first class mail.
4. Employees should mark their preferences on the form and return it to you within the 60-day election period. They must also include their first premium payment if they wish to continue their coverage.
5. You should remit the premium payments for these employees with your regular payments.

If coverage (or parts of coverage) ends under different conditions, please check your Contract/Booklet Certificate for more information.

Additional information and required forms for converting a group life contract can be found online at www.prudential.com/giconversions.

Life Coverage Conversion

Eligibility for Life Insurance Conversion

Employees may convert life coverage when employment or eligibility ends, subject to the “Conversion” section of your Contract/Booklet Certificate. No EOI is required. Accidental Death & Dismemberment coverage cannot be converted.

Covered spouses may convert Dependent Term Life coverage when the:

- Employee dies.
- Marriage ends as stated in your Contract/Booklet Certificate.
- Employee’s employment or eligibility ends.

Covered children may convert Dependent Term Life coverage when the:

- Employee dies.
- Employee’s employment or eligibility ends.
- Child is no longer eligible for coverage.

The Conversion Process

1. Complete the employer section of the **Notice of Group Life Conversion Privilege form**.
2. Give the form to the applicant. If possible, do this before coverage ends, but no more than 15 days after coverage ends.
3. Suggest that the applicant contact a Prudential representative for further information on other available policies. An individual policy may be more suitable than a conversion policy. Upon receipt of the Notice of Group Life Conversion Privilege form, the Prudential representative can assist the applicant through a dual application process—individual and conversion.
4. Or, the applicant may contact the Prudential Group Life Conversion Unit directly to obtain a conversion kit at 877-889-2070. The kit contains a letter, application, product description, and rate information. Information can also be obtained from www.prudential.com/giconversions.
5. The applicant should send the signed and dated Notice of Group Life Conversion Privilege form to:

The Prudential Insurance Company of America
Prudential/Group Life Conversions
P.O. Box 70180, Philadelphia, PA 19176

Or the applicant can fax the form to: 973-548-6081.

In most cases, Prudential must receive the signed Notice of Group Life Conversion Privilege form within 31 days from the date the applicant’s insurance under his or her Prudential plan terminates. However, this is subject to many state variations so check your Contract/Booklet Certificate.

Portability of Life Insurance Coverage

Eligibility may vary based on plan design and state regulations. Check your Contract/Booklet Certificate for details. Plan ahead! Allow two weeks for delivery of portability packages.

Portability provisions differ by state. Your Account Management Team can answer any questions about the portability process.

Eligibility for Portability

Your Optional Term Life coverage includes a portability provision, which allows employees to continue their insurance coverage.

If employees elect portability, if they have a spouse and children covered under Dependent Term Life and/or Optional Accidental Death & Dismemberment they can also elect portability. Dependents can also elect portability if their coverage ends due to divorce or the employee's death. Generally, employees and dependents **can** elect portability if:

- Employees and spouses are under age 80.
- Dependent children are under age 19, or 23 or 25 for full-time students, depending on your plan's contract state.
- Employees are actively at work on the day before employment ends.

Generally, employees and dependents **cannot** elect portability if:

- Contributions are not up to date.
- The employee is retired or disabled.
- The dependent is confined for medical care or treatment, either at home or elsewhere, on the day the employee's term life coverage ends.
- The employer plan ends and is replaced by another group plan within 31 days.
- Employment ends because of retirement.

Check your Contract/Booklet Certificate for state variations of portability provisions.

The Portability Process

Your Account Management Team can let you know where to obtain portability documents, including a brochure, portability election form, conversion form, and EOI form (applicable for most plans). Prudential includes both conversion and portability forms because Prudential is required by law to offer conversion, even when portability is also offered. The deadline for an applicant to complete and submit a portability form to Prudential is either 31 or 45 days depending on your state. Please refer to your Contract/Booklet Certificate for more information.

Applicants can convert coverage or take portable coverage, but may not do both. To begin the portability process:

1. Complete the employer portion of the **Portability Election form** (sections 1 through 3).

2. Give the portability package, including the portability election form and applicable EOI form, to the applicant.
3. The applicant should complete the rest of the Portability Election form. If EOI is required, the applicant must complete the proper EOI form.
4. The applicant should send all forms to:
The Prudential Insurance Company of America
GLRK
P.O. Box 13676
Philadelphia, PA 19176

Phone: 800-778-3827
Fax: 888-772-5265
5. Prudential will approve or deny the application and contact the applicant directly. You will not receive any notification.
6. If coverage is approved, Prudential will bill the applicant directly for premiums.

Important Information about Tax Law

Neither Prudential nor its representatives can give tax advice. Please consult your tax advisor.

Under the tax law, certain employee benefits must be provided on a basis that does not discriminate in favor of highly compensated employees in order to be excluded from the employee's income. This non-discrimination testing, which is required by the Internal Revenue code or any other applicable laws, is the responsibility of the employer. Prudential does not conduct non-discrimination testing. Please consult with your attorney or other financial advisor.

5. Life Claims and Services

Important Information about Death Certificates

Prudential may consider accepting a copy or a clear facsimile of a death certificate (in lieu of a certified death certificate) under certain circumstances. A copy or facsimile is acceptable when:

- The aggregate face amount of group term life coverage is \$250,000 or less.
- The manner of death is other than homicide, accidental, or pending investigation.
- The insured died within the United States or Canada.

Submitting Basic, Optional or Optional Dependent Term Life Claims

To ensure fast, accurate claim payment, always send completed forms and the required supporting documents.

If no beneficiary is designated or if beneficiary records have been lost or destroyed, Prudential will pay claims following our preference beneficiary method. See the Contract/Booklet Certificate for details.

If an employee's beneficiary becomes deceased, the employee should designate a new beneficiary as soon as possible.

To pay claims quickly and accurately, Prudential needs certain information. Please be sure to include all of the items listed when submitting a life claim.

If you have elected to submit claims online, supporting paperwork must still be mailed or faxed to Prudential as outlined in the sections below.

Employee Death Claims (Basic and/or Optional Term Life)

- Completed **Group Life Insurance Claim Form**
- Certified death certificate (a copy or facsimile may be acceptable)
- All beneficiary records, including the current beneficiary designation and any previous designations
- All current and prior enrollment forms or enrollment confirmation showing the employee's coverage elections
- The beneficiary's Social Security number (for individuals) or Taxpayer Identification number (for trusts, charities, corporations, or partnerships)
- Supporting papers, such as guardianship papers, estate papers, or accidental death notification
- If unusual circumstances surround the death or the claim, include details in a letter to Prudential

Optional Dependent Death Claims (Dependent Term Life)

- Completed **Group Life Insurance Claim Form**
- Certified death certificate (a copy or facsimile may be acceptable)
- The employee's enrollment form or enrollment confirmation showing optional Dependent Term Life was elected through the Group Contract
- The employee's Social Security number

- If unusual circumstances surround the death or the claim, include details in a letter to Prudential

Send Group Life Insurance Claim forms and supporting documents to:
 The Prudential Insurance Company of America
 Group Life Claim Division
 P.O. Box 8517
 Philadelphia, PA 19176

Phone: 800-524-0542
 Fax: 888-227-6764

Send overnight mail to:
 The Prudential Insurance Company of America
 Group Life Claim Division
 2101 Welsh Road
 Dresher, PA 19025

When submitting claims via fax, please remember that the original certified death certificate is required unless the claim meets the criteria mentioned in the "Important Information About Death Certificates" section of this manual. When mailing the death certificate into Prudential, please include a cover sheet that reflects the decedent's name and your control number. If the claim number is known, please provide that as well. This information will allow us to easily attach this information to the insured's claim.

Special Beneficiary Situations

For information about Prudential's preference beneficiary method, refer to the Contract/Booklet Certificate.

- **If the beneficiary is deceased**, you should submit the beneficiary's death certificate along with information about the contingent beneficiary (secondary beneficiary) or the insured's estate.
- **If the beneficiary is an estate**, you should submit a certified copy of the court order appointing an executor/administrator and the Taxpayer Identification number for the estate.
- **If the beneficiary is a minor or incompetent**, you should submit a copy of the court order appointing a guardian/conservator for the minor or incompetent beneficiary. Guardianship documents must be classified as guardianship over a minor's property and/or estate. Guardianship over the person only is not acceptable.
- **If the insurance was assigned**, you should submit a copy of the assignment. The assignment should be signed by the insured and show the Group Contract number, the amount of the assignment, the insured's name, and the insured's Social Security number.
- For gift assignments made to **individuals or trusts**, submit beneficiary designations made by the assignee.
- For **viatical assignments**, submit beneficiary designations made by the assignee.

- **If there are other unusual circumstances** (e.g., someone other than a beneficiary claims benefits, the beneficiary is involved with the insured's death, or both the insured and beneficiary die at the same time), do not make any commitment to pay benefits. Instead, please provide full details to Prudential for review.

Submitting Accidental Death & Dismemberment (AD&D) Claims

When a covered employee dies as a result of an accident, you only need to submit one Group Life Insurance Claim Form to claim both life and AD&D benefits. Submit a claim when an employee covered by your AD&D plan suffers a covered loss.

Employee AD&D Injury Claims

1. Complete the employer section of the **Group Accidental Injury Claim Form** and give it to the employee.
2. The employee and attending physician should complete the other applicable sections of the form.
3. Include any other supporting documents, such as an Occupational Safety and Health Association (OSHA) report, workers' compensation report, or police or motor vehicle accident report with the claim form. If available, include any newspaper clippings about the accident.
4. Submit the form, supporting documents, and Certificate of Coverage (if available) to:
 The Prudential Insurance Company of America
 Group Life Claim Division
 P.O. Box 8517
 Philadelphia, PA 19176

 Phone: 800-524-0542
 Fax: 888-227-6764 (Claim forms are not accepted via fax. If you fax any forms or supporting documents, please send the original documents by mail.)

Send overnight mail to:
 The Prudential Insurance Company of America
 Group Life Claim Division
 2101 Welsh Road
 Dresher, PA 19025

Employee AD&D Death Claims

When a covered employee dies as a result of an accident, you only need to submit one Group Life Insurance Claim Form to claim both life and AD&D benefits. Follow the instructions for submitting group life claims and:

1. When the beneficiary returns the **Group Life Insurance Claim Form**, you should complete the questions in section 2 that apply to accidental death.

2. Attach newspaper clippings, official reports, or a letter explaining the accident to the claim form.
3. Submit the form, supporting documents, and Certificate of Coverage (if available) to:
The Prudential Insurance Company of America
Group Life Claim Division
P.O. Box 8517
Philadelphia, PA 19176

Phone: 800-524-0542
Fax: 888-227-6764 (Claim forms are not accepted via fax. If you fax any forms or supporting documents, please send the original documents by mail.)

Send overnight mail to:
The Prudential Insurance Company of America
Group Life Claim Division
2101 Welsh Road
Dresher, PA 19025

The original certified death certificate is not required provided the criteria mentioned in "Important Information About Death Certificates" has been met.

Submitting Accelerated Benefit Option Claims

Some Accelerated Benefit Option provisions may vary by state. Check your Contract/Booklet Certificate for details.

Employee Accelerated Benefit Option Claims

If a terminally ill employee with a limited life expectancy wishes to use the Accelerated Benefit Option:

1. Complete the Group Contract Holder's Statement on the **Accelerated Benefit Option Claim Form** and give it to the employee. If the employee is a resident of New York, a different claim form is used. Your Account Management Team can provide you with the correct form.
2. The employee and attending physician should complete the other parts of the form, and attach any pertinent medical records and test results. All items should be returned to your office.
3. Review the form to make sure it's complete and send it to:
The Prudential Insurance Company of America
Group Life Claim Division
P.O. Box 8517
Philadelphia, PA 19176

Phone: 800-524-0542
Fax: 888-227-6764

Send overnight mail to:

The Prudential Insurance Company of America
Group Life Claim Division
2101 Welsh Road
Dresher, PA 19025

If you fax any forms or supporting documents, please send the original documents by mail.

Important Reminders

- The Accelerated Benefit Option may not be used if the employee previously assigned coverage.
- The employee must elect this option voluntarily. Prudential will deny the claim if the employee is required to exercise the option by law or another government agency.
- The beneficiary's consent is not required when an employee submits an Accelerated Benefit Option claim.
- The life insurance death benefit otherwise payable upon the employee's death will be reduced by the amount paid under the Accelerated Benefit Option.
- Any term life insurance that could otherwise be converted to an individual contract will be reduced by the accelerated benefit amount.
- The amount of premium contribution, if any, should be adjusted based on the amount of term life insurance remaining in force on the employee. This adjustment may take place when Prudential has approved the claim.

There are state variations to many of the above; be sure to check your Contract/Booklet Certificate.

Note: If your plan contains the Waiver of Premium provision, the employee may also be eligible for this benefit.

Processing Times for Life Claims

Complete death claims are key to fast, efficient processing.

Prudential's goal is to process 97% of complete, non-complicated death claims within five business days. If we need additional information, we will request it within five business days of receiving the claim. Prudential will follow up with the claimant after a reasonable period of time, usually 30 days, if we do not receive the additional information.

Federal Tax Requirements for Life Benefits

There are no federal tax release requirements to satisfy before paying group life insurance claims. However, if a beneficiary resides outside of the United States, certain federal tax regulations may require completion of additional tax forms and the payment may be subject to a specified tax withholding rate. In addition, federal law prohibits insurance companies from sending death benefit payments to residents of certain countries identified by the U.S. Department of Treasury.

IRS Form 712

You may receive a request for Internal Revenue Service Form 712 when filing the Federal Estate Tax Return. The request may come from the beneficiary, the executor/administrator of the estate, or an attorney. Please notify Prudential when you receive the request. Prudential will prepare the form and mail it directly to the requester.

Interest Reporting Requirements For Life Benefits

Prudential will pay delayed claim interest in accordance with state regulations and will not pay it where it is not required by law. This may impact the amount of interest paid and the start date from which the interest will begin to accrue. Prudential will report interest paid on IRS Form 1099-NT when reporting minimums are met.

6. Billing for Life

General Guidelines for Paper Bills

Your Account Management Team will provide you with a billing package explaining how to prepare your report each billing period. Keep this package for future reference. Some basic billing instructions follow.

Client/Self Billing

Each billing period you will receive a report on which you should record your current due premium.

- Begin with the previous billing period's report.
- Increase lives and volumes (if applicable) for new hires/additions.
- Decrease lives and volumes (if applicable) for terminations.
- Record your adjusted lives and volumes (if applicable) on the current billing period's report.
- Calculate back adjustments for any additions/terminations omitted from previous reports. Please note: terminations must be reported timely. Retroactive termination dates will not exceed 60 days.
- Calculate Total Due Premium.
- Make your check payable to "Prudential." Include your Client Number and Bill Ref. Number on the face of your check.
- Retain a copy of the current billing period report for your records and forward the original report with your remittance using the pre-addressed envelope provided.

Calculating Your Life Insurance Premium

Calculating Life Premium Based on a Flat Amount Plan

- Calculate the Total Insurance Volume by multiplying the Flat Amount specified in your insurance contract by the number of covered employees. Remember to apply age reductions as required.
- Calculate the Due Premium by multiplying the Total Insurance Volume by the rate specified in your contract.

Sample Calculation

Flat Amount: \$50,000 per employee } Contractual Information
Rate: \$.118/\$1,000

Flat Amount x Lives = Total Insurance Volume
\$50,000 125 \$6,250,000

Total Insurance Volume x Rate = Due Premium
\$6,250,000 .118/1,000 of Insurance \$737.50

Calculating Life Premium Based on a Multiple of Earnings

- Calculate each employee's individual volume by multiplying his or her Annual Earnings (as defined in your contract under Definition of Earnings) by the multiple specified in

your insurance contract. This will be the individual volume used in your calculations if it is less than, or equal to, the Maximum specified in your contract. The individual volume will equal the Maximum if the calculated amount exceeds the Maximum specified in your contract. Remember to apply age reductions as required.

- Determine the Total Insurance Volume by adding the individual volumes for all covered employees.
- Calculate the Due Premium by multiplying the Total Insurance Volume by the rate specified in your contract.

Sample Calculation

Maximum Volume: \$100,000
 Multiple: 2 x Annual Earnings
 Rate: \$.130/\$1,000

} Contractual Information

	Annual Salary	x Multiple	=	Individual Volume
Employee A	\$40,000	2		\$80,000
Employee B	\$60,000	2		\$100,000*

*Individual Volume for Employee B exceeds Maximum and is adjusted to the Maximum for the remaining calculations

Total Insurance Volume	x	Rate	=	Due Premium
\$180,000		.130/\$1,000		\$23.40

Guaranteed Issue / Maximum Calculation – Multiple of Earnings plans are subject to case/plan maximums and guaranteed issue limits. If your plan maximum is \$500,000, Guaranteed Issue is \$350,000 and employee salary is \$400,000, the employee will be held at the Guaranteed Issue of \$350,000 until satisfactory evidence of insurability is submitted to Prudential and approved through underwriting. Volume calculations must be adjusted based on when evidence of insurability is approved through underwriting. Please see the section on Evidence of Insurability for more details regarding the process.

7. Online Document Center

Accessed through the OGB Portal (www.groupbenefits.org), the Online Document Center provides you with secure access to your current Group Insurance documents. These documents consist of your Contract/Booklet Certificate, certificates, and administrative materials.