



2012

Health Management Programs Brochure

Smart Choices, Healthy Lives



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The policies, programs and benefits described in this *2012 Health Management Programs* brochure apply to eligible employees of The Prudential Insurance Company of America (“Prudential” or the “Company”) and its participating Affiliates. They do not apply to the employees of any non-participating affiliate of Prudential.

This *2012 Health Management Programs* brochure is intended to help you understand the main features of Prudential’s policies, programs and benefits described herein. It is not a substitute for Prudential’s full policies and official Plan Documents, which govern the operation of the policies, programs and benefits described. All terms and conditions of the policies, programs and benefits described, including your eligibility and any benefits, will be determined pursuant to and are governed by the provisions of Prudential’s full policies and the applicable Plan Documents.

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Nothing contained in this *2012 Health Management Programs* brochure is intended to constitute or create a contract of employment, nor shall it constitute or create the right to remain associated with or in the employ of Prudential for any particular period of time. In addition, no oral or written statements made by anyone acting on Prudential’s behalf are intended to create the right to remain associated with or in the employ of Prudential for any particular period of time. Employment with Prudential is employment-at-will. This means that either you or Prudential may terminate the employment relationship at any time, with or without cause or notice.

For more details concerning your health or Employee Assistance Program benefits, please contact your medical program carrier or refer to your *Medical Program* or *Employee Assistance Program* booklet (also known as a Summary Plan Description or SPD), including any applicable Summaries of Material Modifications (SMMs) of the SPD booklet.

Table of Contents



<u>Section</u>	<u>Page</u>
Prudential's Health Management Programs	1
How the Health Management Programs Can Help	2
When You Want to Improve Your Health	2
When You Are Expanding Your Family	2
When You Need Medical Treatment, Including Surgery or Hospitalization	3
When You Are Managing a Serious or Chronic Condition.....	3
When You Are Dealing with Mental Health Issues, Including Stress or Depression.....	4
As You Care for Older Loved Ones.....	4
Your Health Management Resources	5
Care Counselor Program	5
Best Doctors	7
24-Hour Nurseline	7
Health Coaching Program	8
Maternity and New Mother Support Programs	9
Helping You Manage Life's Challenges: Prudential LifeSolutions for Employee Assistance and Work/Life Needs	13
Lifestyle Wellness Programs	13
Prudential HealthSolutions – Health Care Information Website	15
Health Management Program Contacts.....	16

We encourage you to make the most of the Health Management Programs. Be sure to keep this brochure handy so you can use it as a guide to Prudential's health and wellness resources throughout the year.

Prudential's Health Management Programs

At Prudential, we want you and your family to be well. That's why we offer comprehensive health and wellness programs that are designed to help you stay healthy and support you when you have a medical or other health-related need.

Our Health Management Programs provide a wide range of services, including:

- Help with reaching health-related goals (such as quitting tobacco use, eating healthier, reducing your stress level or getting started on a program of regular exercise);
- Relevant and timely information as you face challenging life events;
- Expert advice from registered nurses and other clinical professionals through the Care Counselor Program, to help you manage health-related concerns;
- Second opinions from highly rated doctors and physician referrals through Best Doctors; and
- Support and information when you have a serious or chronic health condition; as well as much more.

Most of these programs are available to you at no cost. Some programs are available based on the medical program option in which you are enrolled and others are available to all employees and their dependents. Eligibility information is included throughout this brochure.

Participating in a Local HMO?

Some of the programs described in this brochure are available only to participants in Prudential's national medical programs administered by CIGNA and Aetna. Many local HMOs offer similar features for participants. If you are enrolled in a local HMO, please contact your carrier for more details.

Protecting Your Privacy

Prudential values and protects your privacy. No Prudential employee has access to your personal health or claims information. The information you may share will be between you and the program's administrators, your medical program carrier and your health care providers. Prudential's only interest is to ensure you have all the information and care you need to manage your health and achieve the best possible health outcomes.



How the Health Management Programs Can Help

When You Want to Improve Your Health

We all want to look good and feel great, but getting there can sometimes be challenging. Sticking to a healthy diet and getting in shape isn't easy. Prudential has a number of Health Management Programs that can help:

- Enroll in the **Health Coaching Program** and work with a coach who can provide encouragement and help you develop a personalized action plan (see page 8);
- Take advantage of the on-site **Fitness Centers** that offer both aerobic and weight-training equipment (see page 13), or inquire about the discounts for gym memberships available through **Prudential LifeSolutions Work/Life** services (see page 13) or your medical program carrier (see their website or call member services);
- Find an exercise partner through **Prudential LifeSolutions Work/Life** services, where you can find local biking clubs and other special interest groups with fitness as a goal (see page 13);
- Go online for exercise and diet tips through **Prudential HealthSolutions** (see page 15); and
- Sign up for Weight Watchers® at a 30% discount for Prudential employees. Options include community, online and some on-site meetings. For more information, visit "Inside the Rock," click on the [Quick Links](#) tab and then select the [Health and Wellness](#) link. Choose "Fitness and Nutrition" and then "Weight Watchers."

When You Are Expanding Your Family

Preparing for a baby is a very exciting time. It also raises many questions and brings changes for both first-time and experienced parents. *Are you considering adopting a child? Perhaps you're seeking fertility treatment? Do you, your spouse or domestic partner have questions about any aspects of pregnancy?*

Get the information and medical guidance you need by accessing the following programs:

- Get on the path to good prenatal health and enroll in the CIGNA Healthy Pregnancies, Healthy Babies® (for CIGNA participants) or the Aetna Beginning Right® (for Aetna participants) **maternity management programs** (see pages 9-11). Other maternity management programs may be available through the local HMOs;
- Work with a **Care Counselor** (if you participate in a CIGNA or Aetna medical program) to understand your health care treatment and get answers to your medical questions during your pregnancy (see page 5);
- Contact **Prudential LifeSolutions** if you're thinking about adopting or becoming a foster parent. Get information about agencies, child care, including back-up child care, and the many resources for new mothers returning to work (see page 13);
- Become familiar with Prudential's **Adoption Reimbursement Program** and **Foster Care Reimbursement Program**. If eligible, both can help defray the costs associated with expanding your family. Contact Prudential LifeSolutions for more information;
- Call the **24-Hour Nurseline** if you have a health question (see page 7);
- Visit the **Prudential HealthSolutions** website to search for articles and tips about pregnancy, children's health care and more (see page 15);
- Learn about the **Mothers at Work** program (see page 12), which offers 24/7 lactation consultation and a stipend to help purchase a breast pump. Additional services and facilities at your work location, including on-site **Lactation Rooms** and **Family Resource Rooms** (see page 14) are also available; and
- If your physician recommends exercise during your pregnancy, access a Prudential on-site **Fitness Center** (see page 13) or work with a **Health Coach** to design an exercise program for expectant mothers.

Obtain a copy of the *Benefits for Your Expanding Family* booklet, which explains all of the Prudential benefits and programs available to new or expectant parents. To get a copy of this booklet, contact a Care Counselor or visit "Inside the Rock," click on the [Quick Links](#) tab, and then on the [Work/Life Resources](#) link.

When You Need Medical Treatment, Including Surgery or Hospitalization

As you go through any medical or surgical treatment, it's important to have access to resources and support that can help you with any challenges and questions.

Do you fully understand your condition? Do you understand your treatment options? Are you concerned about keeping family matters in order while you're in the hospital? There are many Health Management Programs available to help. For example, you can:

- Enlist the services of a **Care Counselor** (see page 5) who will work with you from your first telephone call through your course of treatment and continue with you through your recovery, answer your questions, guide and support you through your treatment, coach you and ensure that all your care is coordinated;
- Learn more about your condition and the course of treatment your physician recommends by visiting the **Prudential HealthSolutions** website (see page 15). Use the Hospital Comparison Tool on the website if you're going to be hospitalized to compare your options;
- Have tests performed and receive other medical services you may need at a Prudential **On-Site Medical Clinic** (see page 13). Check with your doctor and your medical program carrier regarding precertification requirements before you have any test performed;
- Call the **24-Hour Nurseline** (see page 7) to get answers to your health questions; and
- Contact **Best Doctors** (see page 7) if you have any questions or concerns about your diagnosis or recommended course of treatment and would like to get a comprehensive evaluation of your medical condition or a referral to a qualified specialist.



When You Are Managing a Serious or Chronic Condition

Dealing with a serious or chronic medical condition can be stressful and overwhelming for both you and your family. It may be difficult to understand your condition and its symptoms, treatment options and alternatives, as well as how this condition may affect your everyday life. The following Prudential Health Management Programs can provide resources and support to help you manage your condition:

- Your **Care Counselor** (see page 5) is prepared to help you and your family by providing more information about your condition and explaining the treatment your physician has recommended, including how to monitor and self-manage your condition. In addition, your Care Counselor can coordinate the care you need with your physician and help with strategies for health management. You'll also be given access to online learning modules, workbooks and other tools to help you learn more about your condition and treatment;
- For help dealing with the emotional and psychological effects of your condition, you can contact the **Prudential LifeSolutions Employee Assistance Program (EAP)** (see page 13) for a referral to an appropriate mental health professional. You can also contact your **Care Counselor** who can help you understand your situation and provide additional emotional and psychological support and guidance;
- Learn more about your condition and the course of treatment your physician is prescribing by visiting the **Prudential HealthSolutions** website (see page 15);
- Medical professionals at a Prudential **On-Site Medical Clinic** (see page 13) can perform tests and provide other medical services you may need. Check with your doctor and your medical carrier regarding precertification requirements before having any test performed;
- Call the **24-Hour Nurseline** (see page 7) to get answers to your health questions; and
- If your physician recommends exercise to aid your recovery and rehabilitation, access a Prudential on-site **Fitness Center** (see page 13).

When You Are Dealing with Mental Health Issues, Including Stress or Depression

All of us deal with stress and anxiety from time to time and for some of us it has become a normal part of our daily lives. Even happy events can be stressful. Over time, mental health issues can take their toll, both emotionally and physically. So, if you are feeling stressed or anxious, remember to take care of yourself and seek relief. The following Health Management Programs can provide support and guidance:

- **Prudential LifeSolutions EAP** (see page 13) can provide confidential assessment, grief counseling and a referral to an appropriate mental health professional, as well as financial and legal counseling and referrals;
- For CIGNA and Aetna national medical program participants, your **Care Counselor** (see page 5) can help you understand your situation and treatment options, and may enlist the services of a mental health clinician;
- For CIGNA and Aetna national medical program participants, call the toll-free number on the back of your medical program ID card and follow the prompt for mental health benefits. Mental health clinicians are available 24/7 to provide assessment and referral services as well as help in an emergency;
- Learn more about your condition and the treatment as well as the help and support that is available through the **Prudential HealthSolutions** website (see page 15); and
- Call the **24-Hour Nurseline** (see page 7) to get answers to your health questions.



As You Care for Older Loved Ones

Aging loved ones may require help or assistance with a wide range of issues, including health care, evaluating living arrangements, personal finances and more. To help you help them, Prudential's Health Management Programs can assist by offering support, information and resources:

- Contact the **Prudential LifeSolutions Work/Life** programs (see page 13) for information about Prudential's Adult Care Programs, which include adult in-home backup care, professional care management services, adult law services and more. You'll get a free adult care kit containing educational resources for you and your aging loved one. You can also attend seminars on a variety of adult care topics;
- If you would like to talk to a professional about your situation and the challenges you and your family are facing, the **Prudential LifeSolutions EAP** (see page 13) can provide confidential assessment, grief counseling and a referral to an appropriate mental health professional, as well as financial planning and legal guidance;
- For CIGNA or Aetna national medical program participants, consider calling a **Care Counselor** (see page 5) if you have questions about the medical condition or disease of a loved one;
- Learn more about your aging loved one's medical condition and the treatment he/she may be undergoing by visiting the **Prudential HealthSolutions** website (see page 15); and
- Consider taking advantage of the **Dependent Care Reimbursement Account (DCRA)*** if this family member is financially dependent on you (according to the IRS definition of dependent), so you can use before-tax dollars to pay for eligible adult day care expenses and receive a matching contribution from Prudential. For more information about the DCRA, refer to your *Flexible Spending Accounts Program* booklet (also known as your Summary Plan Description or SPD booklet) including any applicable Summaries of Material Modifications (SMMs) of the SPD booklet.

* *The Dependent Care Reimbursement Account is not available to Agency Distribution Financial Professional Associates or Agency Distribution Financial Professionals. **Please note:** Prudential Representatives are eligible for this Program.*

Your Health Management Resources

Following is a summary of the key features of Prudential's Health Management Programs. Be sure to review "How the Health Management Programs Can Help" on pages 2-4 to get a better understanding of when these programs might assist you.

Care Counselor Program

This resource is available to Prudential employees who participate in a Prudential national medical program administered by CIGNA or Aetna, and their enrolled dependents.

The Care Counselor Program provides you and your covered dependents access to an experienced and knowledgeable trained medical professional to help you navigate the health care system. Your personal Care Counselor is available to assist you with various medical services—if you have an injury or illness, if you've been diagnosed with a condition or disease or if you are facing hospitalization. Your Care Counselor will understand your individual situation and can help answer your questions.

Care Counselors are registered nurses or other clinical professionals who will work with you and your family one-on-one to:

- Assess your health situation and needs and discuss treatment options and alternatives;
- Work closely with you before, during and after a hospital stay from pre-admission planning, to ensuring that you understand your physician's course of care, to being your inpatient advocate, to working with you after you're discharged and easing the transition back home, including coordinating any necessary home care;
- Provide support to help you manage a chronic condition, such as asthma, coronary artery disease, depression, diabetes or severe back pain. Your Care Counselor can provide information about your condition and explain the treatment your physician has recommended, including how to monitor and manage your condition;
- Provide guidance when you need mental health or substance abuse services, refer you to treatment resources when appropriate or direct you to the Prudential LifeSolutions Employee Assistance Program;

- Identify gaps in care so you can obtain greater information about a more holistic, complete and coordinated treatment; and
- Answer your questions and provide ongoing support and information by phone.

Your Care Counselor will provide guidance and support, as well as suggestions for how to evaluate treatment options and find care from appropriate medical professionals. Your relationships with your own personal physician and other medical providers are preserved.

Partnering with a Care Counselor

You may contact a Care Counselor by calling the telephone number on the back of your medical program ID card. In addition, a Care Counselor may contact you if you are scheduled for admission to the hospital, after you are released from the hospital, if your medical claims show you are taking certain medications (such as insulin for diabetes or a cancer drug) or if you have a condition such as heart disease that could be helped through one of Prudential's Health Management Programs. The same Care Counselor will work with you and your family members to address all your health issues, unless you request otherwise.

Your Care Counselor will call upon other specialists as needed to help you get the care and services you need.

What's In It for You?

The Care Counselor Program is a resource to help you better manage your health and treatment. Your Care Counselor will work directly and personally with you and your family. You're not required to participate in the Care Counselor Program, but there are good reasons to consider doing so, including:

- Receiving active guidance and support to manage all aspects of your treatment and care, which may lead to a better outcome and quicker recovery;
- Having a consistent point of contact—an experienced registered nurse or other clinical professional—who knows you and your situation and can provide the benefit of their professional experience to help you navigate what can be a complex health care system; and
- Accessing a full range of health care management resources. For instance, a Care Counselor can help assess the emotional needs connected to chronic conditions and direct you to supportive resources.

“With my Care Counselor’s help, I only see things getting better.”

Donnie is an employee in our Jacksonville office. He agreed to share his story of working with a Care Counselor and how it changed his life. Donnie’s mother was diagnosed with pancreatic cancer. When she moved in with Donnie so he could care for her, he was already overweight.

His mother’s oncologist told him that with her chemotherapy, he was going to have to encourage her to eat. So he added cream, eggs and bacon in everything he made for her. And if she didn’t eat it, he did.

“After mom died I was fine for about three years. And then I was going to a doctor and he told me my blood sugar was high...and that’s when Karla came into the picture.”

Karla is a Care Counselor nurse with CIGNA and she works with people with various chronic conditions ranging from diabetes to asthma. Karla remembers the first time she talked to Donnie, “He was very pleasant but very distant. And when we went over some of his health issues...he heard me but he really wasn’t in a place where he was going to do anything about that.”

Karla reached out to Donnie several times and, although reticent at first, he agreed to participate. Karla understands people’s resistance, “A lot of times people think it’s an all or nothing approach. For example, if they have to lose weight, they think that they have to go on a 1,200 calorie diet and have to stick to that and need to lose 50 pounds. The truth of the matter is if they could lose five pounds it would make a difference. And maybe

they could do that by walking the stairs once a day or cutting out one serving of something that they usually eat quite a bit of. Before coaching, Donnie felt very hopeless, like why try, there’s too much to tackle. I think by making those small changes he was able to see that he definitely could affect a change in his life and I think that empowered him to work harder to do more.”

Donnie can recall a significant milestone, “The day I did the treadmill, I remember thinking this is a good thing; this is something I could not have done two months before.”

Karla says that she can’t take credit for what Donnie has done because he is doing all the work. “But I’m really glad that I have the tools to help him. He started at 403 pounds and he is now down into the 310s ... his blood pressure has come down ...he is exercising.”

Donnie says, “The difference it has made in my lifestyle; the difference it has made in my career; the difference it has made between me being able to walk from here to there, I couldn’t have done it without Karla. I feel so much better that I don’t see it ending. I only see things getting better.”

Donnie’s Story



Best Doctors

This resource is available to all Prudential employees and their dependents.

Is my treatment plan right? What are all of my treatment options? Best Doctors provides access to highly rated medical experts so you and your dependents can get the information and support you need to make informed medical decisions. Best Doctors provides more than just a second opinion—the program delivers a comprehensive evaluation of your medical condition. This is a confidential, phone-based service.

Please Note:

Best Doctors does not replace your relationship with your current doctor. This service offers additional resources and support to you and your treating doctor.

Here's how the program works:

- Contact Best Doctors by calling directly, or completing the secure online form and someone from Best Doctors will contact you;
- You'll be connected with a member of the Best Doctors Clinical Team who will take your complete medical history and answer your questions. You will need to provide information on your treating physicians and provide authorization for medical information release;
- After your call, Best Doctors will compile all of your medical information and select a doctor who is best qualified to work on your case. This expert will conduct a thorough analysis of your condition and deliver the findings and recommendations back to your Best Doctors Clinical Team; then
- Best Doctors will deliver to you and (at your request) to your physician, an easy-to-understand report summarizing the expert doctor's findings and let you know if your diagnosis or treatment plan is on target. The Best Doctors Clinical Team will carefully review all the information with you and answer any questions.

Best Doctors can also help you find the right doctor for your medical condition. The Best Doctors FindBestDoc service matches you with doctors that are right for your situation and calls each doctor's office to confirm that the physician accepts your medical program coverage and is taking new patients. Please check with your medical program carrier to determine if the doctor is in your program's network.

24-Hour Nurseline

This resource is available to Prudential employees who participate in a national medical program administered by CIGNA or Aetna and their enrolled dependents. All of the local HMOs also have 24-hour nurselines.

The 24-Hour Nurseline is a valuable, personalized service you can use to speak with a registered nurse at any time—day or night. The 24-Hour Nurseline can help you with just about any health concern you may have, no matter how small or how complicated. It's confidential and free.

See the Health Management Programs contact card on the last page of this brochure for contact information.



Health Coaching Program

This resource is available to all Prudential employees and their dependents.

Are you trying to tackle a health challenge? Could you use some help? Many people want to live a healthier life, but can get distracted or discouraged, losing sight of their goals. Prudential's Health Coaching Program can connect you with a trained expert to help you get and stay on track. The program is designed to help you overcome the challenges to reaching your immediate, ongoing and long-term health goals.

When you enroll in the program, your first call will be with an assessment professional who will determine the most appropriate health coach for you—a tobacco cessation specialist, dietician, personal trainer, nurse or other health and wellness professional based on your specific needs. This range of backgrounds ensures that the coach has the expertise to address the full spectrum of health risks and needs of the Prudential population—from lifestyle changes such as increasing physical activity to more focused areas such as eating well after cancer treatment.

After you connect with your personal health coach, that coach will work with you to develop an action plan and the setting of SMART (specific, measurable, attainable, realistic, timely) goals. Once you both agree on that plan, you and your coach will schedule sessions based on your availability to help you progress toward accomplishing your goals.

At the end of each session, the health coach will create and send you a Goal Letter summarizing what you discussed in the session and highlighting the goals established. Your coach will provide information, insights and resources that will help keep you motivated.

Looking for More Information?

To learn more about health coaching or to request a coach, call 1-877-584-3101. A personal health coach will contact you to set up your first coaching call as well as to schedule additional phone appointments. Or visit your local On-Site Medical Clinic (see page 13) and speak with a nurse to learn how a health coach can help you.

“With the help of your health coach, you can get yourself onto the path of change.”

When Debby Zurinski, an associate in Prudential's Defined Contributions area in Moosic, PA, began partnering with a Health Coach on December 19, 2008, a life-long struggle was weighing heavily on her mind. Years of yo-yo dieting had not yielded the results she hoped for so Debby resolved to change the way she lived. She and her coach created a plan and she began by setting small goals that were reachable each week. She drank more water each day, then made her healthy meals in advance and finally enrolled in a gym and started an exercise routine. Her small changes added up to big results. As of June 24, 2011, Debby logged a weight loss of 100 pounds and more than a 15 point reduction in her BMI.

Debby's advice to others? “Make that initial call. If you haven't taken that first step, I am telling you to just do it. Make yourself, your health and your life a priority. Take care of you and become the person you want to be.” She continues to work with her coach each week to discuss, brainstorm and plan out what she wants to achieve the next week. “I like to reflect on how I did and my coach helps bring me back to my goals.”

For Debby, her progress is an outward sign of the larger change in her personally. “I feel like I can do whatever I put my mind to. I'm not saying it's easy but it's definitely worth every ounce of effort,” she says. “And my attitude and perspective on my life has changed. I feel so wonderful and can't wait for what life will bring me.”

“More importantly, I want everyone who has weight to lose and thinks it's not possible to have hope. With the help of your health coach, you can get yourself onto the path of change. With patience and the right mindset you will achieve your goals and you won't regret it. Your coach will be there with you every step of the way.”

Debby's Story



Maternity and New Mother Support Programs

The national medical programs (administered by CIGNA and Aetna), as well as several of the local HMOs, provide resources to help expectant mothers and their families as they prepare to deliver and care for a healthy baby.

In addition, all employees—regardless of which medical program they’re enrolled in or even if they have no Prudential medical coverage—have access to the Mothers at Work Program. It provides free 24/7 lactation counseling and support, a \$150 breast pump subsidy and a baby welcome kit. You can also obtain a copy of the *Benefits for Your Expanding Family* booklet, which explains all of the benefits and programs available to you. To get a copy of this booklet, contact a Care Counselor (if enrolled in a CIGNA or Aetna medical program) or access the booklet by visiting “Inside the Rock,” clicking on the [Quick Links](#) tab and then on the [Work/Life Resources](#) link.

For a Healthy Pregnancy – Maternity Management Programs Offered Through CIGNA and Aetna

This resource is available to Prudential employees who participate in a national medical program administered by CIGNA or Aetna, and their enrolled dependents.

To help ensure good maternal care, Prudential has contracted with both CIGNA and Aetna, the administrators of the national medical programs, to offer additional maternity support to Prudential employees and their enrolled dependents. Both programs offer financial incentives to encourage expectant mothers to enroll early in their pregnancy. If you, your spouse, your domestic partner or another covered family member is expecting a baby, you will want to know about this program and the incentive. Please check with your carrier about other incentives and gifts they may offer to expectant mothers.

The CIGNA and Aetna programs are offered during pregnancy and after delivery and provide reliable information, guidelines and personal assistance from trained obstetrical nurses. However, the financial incentive is only available to those who join early in their pregnancy, as noted in the table on page 11.

“I believe that having Monica’s advice, support and encouragement really helped me have a phenomenal pregnancy.”

Maria Grasso is the wife of Prudential employee Frank Grasso, a Claims Examiner in Life Claims Insurance.

In February of 2008, Maria learned that she was pregnant with triplets. A few weeks later, she received a call from a Beginning Right nurse from Aetna, who introduced herself and explained the Beginning Right Maternity Management program to Maria. “I was really nervous about being pregnant with triplets,” Maria confided. “I knew that there was a high likelihood that I would go into labor early.”

Monica was Maria’s Beginning Right nurse, and as Maria explains, “Monica took care of me all the way through my pregnancy. She taught me signs to look for that might indicate that I was going into pre-term labor, she sent me educational materials but most importantly, she was always there with encouragement and support.”

Maria developed gestational diabetes during her pregnancy, and Monica helped with that as well. With the right tools and resources, Maria was able to manage her gestational diabetes through diet alone.

“Monica is so wonderful. She stayed on top of my pregnancy as it developed—she checked up with me after ultrasound appointments and other important doctor visits. But more than anything, she was always that friendly voice over the phone. I knew that I could always call her with the little questions that I didn’t want to bother a doctor with. I felt comfortable with her—like she was a close friend.”

Because Maria was on bed rest for a significant portion of her pregnancy, and had a three-year-old son to take care of, Maria was anxious about not being able to prepare for her new babies as she had hoped. Monica made sure that Maria knew about the Prudential LifeSolutions program. The team at Prudential LifeSolutions researched day care options and told Maria about support groups, children’s clothing stores in their area that might meet their needs, information about the best triplet stroller to purchase, as well as services that provide free diapers. They mailed all of the information so that Maria and Frank would have it to review at their leisure.

As a result of working with Monica, Maria felt informed, empowered and cared for throughout her pregnancy. While mothers of triplets typically hope to carry their babies at least 28 weeks, Maria made it all the way to her scheduled C-section at 36 weeks and one day. She had three healthy baby boys whose weights ranged from 5 lbs. 1 ounce to 6 lbs. 4 ounces. They are now happy, healthy two-year-old boys.

“I was lucky to have a lot of support—my mom, my husband and Monica, my Beginning Right nurse. I believe that having Monica’s advice, support and encouragement really helped me have a phenomenal pregnancy. My husband Frank is the Prudential employee, and maybe he knew about some of these programs, but I had no idea that Prudential had so many wonderful supportive programs. Thank you.”

Maria’s Story



	If You're Enrolled In...	
	CIGNA Healthy Pregnancies, Healthy Babies®	Aetna Beginning Right®
Financial incentive	<ul style="list-style-type: none"> • \$150 from CIGNA for joining CIGNA Healthy Pregnancies, Healthy Babies during the first trimester of pregnancy; or • \$75 incentive for joining the program during the second trimester; and • Receive the incentive upon completing the program. 	\$150 from Aetna for joining the Aetna Beginning Right program within the first 16 weeks of pregnancy
You will receive...	<ul style="list-style-type: none"> • A pregnancy risk screening to help determine the risk for complications; • Regular health screenings, including check-ins by a registered nurse during the pregnancy for all pregnant members who register; • Regular calls from a nurse, who will evaluate your past and current medical history and work with you and your doctor to develop strategies to coordinate services and reduce the risk of complications; • An educational brochure; and • A minimum of two calls by a nurse after delivery to see how you and the baby are doing. 	<ul style="list-style-type: none"> • A pregnancy risk screening to help determine the risk for complications; • If you are considered high risk or at risk for complications of pregnancy, you will also receive: <ul style="list-style-type: none"> – Free consultations with a registered nurse, including regular check-ins during the pregnancy; and – Case management support provided by obstetrical nurses who can coordinate the medical services, help manage other medical conditions and recommend ways to alter health habits that otherwise may complicate the pregnancy; • If you are not at risk for complications but have another condition that may affect your pregnancy, you will receive a consultation with a nurse, and continue to have access to a nurse per your individual situation; and • If you complete the pregnancy risk survey, regardless of your risk stratification, you will receive two calls after delivery to see how you and the baby are doing.
For more information...	<ul style="list-style-type: none"> • Log on to the CIGNA customized website (at http://provider.healthcare.cigna.com/prudential.html); • Click on the Healthy Pregnancies, Healthy Babies Program link on the home page; or • Call the CIGNA Healthy Pregnancies, Healthy Babies program directly at 1-800-615-2906 or call member services at 1-888-502-4462. 	<ul style="list-style-type: none"> • Log on to the Aetna customized website (at www.aetna.com/docfind/custom/pruins); • Click on the Beginning Right Maternity Program link on the home page; or • Call Aetna at 1-800-272-3531.

A Way to Stay Informed for Aetna Beginning Right® Participants

Did you know that you can receive SMS text messages from the new Text4baby program each week, timed to your baby's due date or date of birth? Topics include information on preventing birth defects, immunization, nutrition, oral health and much more. You can sign up in three ways:

- Text BABY to 511411 (or BEBE in Spanish);
- On the Text4baby website (at www.text4baby.org); or
- On the maternity page on Aetna's Women's Health website (at <http://womenshealth.aetna.com>).

Mothers at Work Program

This resource is available to all Prudential employees and their spouses or domestic partners.

For mothers who are preparing to or currently breastfeed, Prudential's lactation program, Mothers at Work, is an employer-paid benefit that eases the transition for new parents returning to the workplace. Through ongoing education and consultation, the Mothers at Work program creates a supportive work environment for employees and their spouses or domestic partners who are nursing mothers. Mothers at Work benefits include:

- Up to \$150 toward your purchase of a Medela breast pump;
- Free 24-hour counseling from certified lactation consultants through the Prudential LifeSolutions toll-free access line: 1-800-433-8960 (prompt #2);
- On-site breastfeeding classes for Prudential employees in certain locations;
- A Mothers at Work kit, including educational materials, breastfeeding accessories and a free CD-ROM entitled "Preparing to Breastfeed;"
- A prenatal kit; and
- A website containing helpful tools and information.

For more information about these resources and tools, visit "Inside the Rock," click on the [Quick Links](#) tab and then on the [Work/Life Resources](#) link. You may also call 1-800-433-8960, select prompt #2 and ask the consultant about Mothers at Work.

Addressing Child Care Needs

This resource is available to all Prudential employees and their dependents, where applicable.

You can take advantage of many programs, tools and resources that Prudential offers for your child care needs. Resources can include on-site and near-site Prudential-run centers, in-home and drop-off backup care at a network of 2,500 centers, national child care discounts and child care referrals. You can get more information about these programs by contacting Prudential LifeSolutions, as described on page 13.

While every job will not fit an alternative work arrangement, you can also explore options for your work schedule through the Business-Based Flexibility program and discussions with your manager. Find out more on "Inside the Rock," click on the [Quick Links](#) tab and then on the [Work/Life Resources](#) link.

You should also consider taking advantage of the Dependent Care Reimbursement Account* (DCRA) so you can use before-tax dollars to pay for child care. In addition to the amount you elect to contribute, Prudential matches 25% of your contributions, up to a maximum matching contribution of \$1,000.

If you elect to contribute to the DCRA during Annual Enrollment, Prudential will provide the entire matching contribution (up to \$1,000) into your DCRA with your first DCRA contribution as of the first pay period of 2012. This means those funds will be available for immediate reimbursement. If you enroll for the DCRA during the year due to a qualified change in status, the match will be provided as of the first pay period with your first DCRA contribution.

Please note that expenses are incurred when the dependent care is provided, not when you are formally billed or pay for the services.

For more information about the DCRA, refer to your *Flexible Spending Accounts Program* booklet (also known as your Summary Plan Description or SPD booklet) including any applicable Summaries of Material Modifications (SMMs) of the SPD booklet.

* *The Dependent Care Reimbursement Account is not available to Agency Distribution Financial Professional Associates or Agency Distribution Financial Professionals. **Please note:** Prudential Representatives are eligible for this Program.*

Helping You Manage Life's Challenges: Prudential LifeSolutions for Employee Assistance and Work/Life Needs

This resource is available to all Prudential employees.

Prudential LifeSolutions has informational materials and referrals to resources that may help you deal with life's many challenges. For example, these programs can help you:

- Locate a child care facility, after-school or camp program or backup care provider near your home. LifeSolutions can assist you in finding and evaluating day care centers, local home care providers or nanny services;
- Find educational assistance for your child, including tutoring and college planning as well as funding resources;
- Secure housing, care or legal services for an aging parent through Prudential's Adult Care Programs;
- Establish a personal or household budget (to learn more, contact Bill Rotchford at 1-904-313-5113 or via Lotus Notes); and
- Answer a personal legal question or obtain financial advice.

When you are challenged by personal issues, Prudential's Employee Assistance Program (EAP) provides confidential, free assessment and grief counseling by phone or face-to-face, if available in your location. The EAP can help you with such concerns as work-related stress, family and relationship issues, addictions, depression, anxiety and domestic violence.

For more information about all the Prudential LifeSolutions resources, call 1-800-433-8960 and use prompt #1 or log on to Prudential LifeSolutions from "Inside the Rock" by clicking on the [Quick Links](#) tab and then on the [Prudential LifeSolutions](#) link.

Life Coaching Available

Are you making a personal change in your life? Perhaps you're seeking to further your professional or personal development, or achieve a better balance between your work and home responsibilities? Need help making a plan and working toward your goals? A Prudential LifeSolutions life coach may be able to help. For more information about Life Coaching, contact Lucille Grey at 1-973-802-2649.

Lifestyle Wellness Programs

This resource is available to all Prudential employees.

You don't have far to go when you want health information and ways to get and stay healthy. You can reach your goals using the many resources, programs and discounts available to all Prudential employees.

Ask the Doctor

Ask the Doctor is a service that allows employees to consult a Prudential Health and Wellness physician by e-mail. To help ensure privacy, employees are encouraged to send their e-mail inquiries using their personal external e-mail account to which a response will be sent. You may also use this service to request a non-urgent phone or in-person consultation at the Newark, NJ office and speak directly to one of our staff physicians regarding your health. To send an e-mail through Lotus Notes, address it to "Ask the Doctor". To send an e-mail via your external e-mail account, address it to "Ask_the_Doctor".

Ask the Doctor is not meant to replace your physician or primary care provider but to supplement or enhance the service you receive from them by providing you answers to your health care questions and concerns. Your question will be answered within five business days.

Site-Specific Programs and Services

- **Fitness Centers.** Many Prudential locations have on-site Prudential Fitness Centers that offer a range of fitness equipment, instruction and amenities. Most centers charge competitive membership fees and most are open from 6 a.m. to 8 p.m., Eastern time. For more information on Prudential Fitness Centers, or about other resources that may be available at your work location, visit "Inside the Rock," click on the [Quick Links](#) tab and then on the [Fitness Centers](#) link;
- **On-Site Medical Clinics.** Many Prudential locations have On-Site Medical Clinics, staffed by registered nurses who can provide a variety of health care services, including routine lab work, business travel immunization and nutrition counseling. Visit one of the clinics to get your blood pressure checked, your Body Mass Index (BMI) measured or your cholesterol and glucose levels checked. Check with your doctor and your medical program carrier regarding precertification requirements before having any test performed; and

- **Lactation Rooms and Family Resource Rooms.** Prudential supports breast-feeding mothers with private lactation/family resource rooms at all of our large locations. We also list examples on the Lactation webpage of how smaller offices can provide the same privacy for breast-feeding mothers during the workday. Locations of lactation rooms and our policy guidelines are posted on the lactation intranet page on “Inside the Rock”.

For more information about Prudential On-Site Medical Clinics or about other resources that may be available at your work location, visit “Inside the Rock,” click on the [Quick Links](#) tab, click on the [Health and Wellness](#) link and then on the [Medical/Wellness](#) link.

Workplace Solutions for People with Disabilities/Impairments

As part of the company’s commitment to support employees in their efforts to improve their health and productivity, Prudential Health & Wellness is committed to help minimize work function limitations related to a disability or impairment through workplace accommodations. Prudential will make reasonable

workplace accommodations for qualified individuals with physical or mental disabilities that enable employees to perform the essential functions of their jobs, but do not impose undue hardship on the company. Prudential’s grant of an accommodation should not be construed as a determination by the company that an employee is a qualified individual with a disability, as defined by state and federal law.

Employees who believe they need a workplace accommodation to perform their essential job functions, require an adjustment to their work space or have ergonomic equipment needs must contact Health & Wellness and/or their manager.

Looking for More Information?

To learn more about these features and all the other health care information available to you, log on to the Prudential HealthSolutions website (at www.webmdhealth.com/prudential) or visit the Health and Wellness intranet site from “Inside the Rock” by clicking on the [Quick Links](#) tab and then on the [Health and Wellness](#) link.

PruFit: “I’m very glad Prudential offers this kind of help to its employees.”

I joined PruFit in Roseland in January 2009 when I was beginning to feel run down, tired and letting my disability get the better of her. “I’ve had cerebral palsy since birth, a hip replacement in 1998 and rheumatoid arthritis. Jason was the first fitness professional I met at the fitness center. Over the next few years, he would always set up the lat pull down for me often without being asked. He would ask me if there was anything I wanted to work on/add to my exercise program. At one point, I told him I really needed to improve my balance. He gave me exercises at the balance bar which have become an integral part of my work-out routine.”

Last November, as part of his on-going education, Jason took a class re: adapting physical education to the disabled. He needed to work with someone with a disability and luckily he chose me. We worked together for 10 hours from Thanksgiving to mid-December. During that time, he had me doing things I never imagined I could do! He gave me a written exercise program at the end of the course which has become my exercise bible.

Since the end of the course, I continue to train with Jason every couple of weeks or so. I also continue to work out 3-4 times a week for an hour to an hour and a half each day at a local gym so that I can keep up my skills and work on the things he comes up with. For example, last time we worked together, I was up and down stairs for 20 minutes, forwards and sideways taking stairs 2 at a time!

I don’t know what the definition of a “personal trainer” is but if it is someone who works with his clients according to their abilities, who challenges them and motivates them, then Jason is THE model! I’m very glad Prudential offers this kind of help to its employees.



Prudential HealthSolutions – Health Care Information Website

This resource is available to all Prudential employees and their dependents.

Prudential HealthSolutions, is a health care information website, powered by WebMD. Prudential HealthSolutions provides access to many health care topics, including an encyclopedic reference, a disease and conditions index, interactive quizzes, calculators, slideshows, illustrative guides and the HealthQuotient.

Learn More About Your Health with HealthQuotient Risk Assessment Questionnaire

The HealthQuotient is available on the Prudential HealthSolutions website. For those of you who haven't completed the HealthQuotient, it's an easy-to-use, online health questionnaire that provides personalized information about the steps you should consider to stay healthy or improve your health. And for those of you who have completed the HealthQuotient, we encourage you to update your profile. When you answer a series of questions about your current health status, your health habits and lifestyle choices, this tool will indicate areas that may have an impact on your health. Doing all you can to understand your health is always a great investment.

Prudential continues to encourage you to complete the HealthQuotient by offering a \$150 wellness incentive*. The incentive will run from January 2012 to November 2012. To be eligible for the \$150 wellness incentive from Prudential for 2012, you will need to complete the HealthQuotient between January 1, 2012, and November 30, 2012. Family members are encouraged to complete the HealthQuotient, but only active employees are eligible to receive the incentive.

Beginning January 1, 2012, you will need to complete the HealthQuotient and additional healthy activities to receive the \$150 incentive. We will provide more information about the healthy activities in the coming months.

To complete the HealthQuotient, log on to the Prudential HealthSolutions website (at www.webmdhealth.com/prudential):

- If you are a registered user on the Prudential HealthSolutions website, enter your username and password to begin; or
- If you are not yet registered, you will need to do so. To register, provide your Employee ID (which you can find on your Electronic Pay Statement) in the "Identifier" field and then create a username and password. If you have problems registering, click on the "Feedback" button for assistance.

You can review your results with your doctor and discuss what you can do to lower your health risks.

Protecting Your Privacy

WebMD will not disclose to Prudential any personal health information you provide that identifies or can be used to identify you or your dependents. The only specific information about you that WebMD will share with Prudential is whether you have completed the HealthQuotient. The results of your HealthQuotient will not be disclosed to Prudential. The Privacy Policy on the Prudential HealthSolutions website includes more detailed information about how WebMD protects your personal health information.

Other Features of the Website

On the Prudential HealthSolutions website, you can also:

- Use the Hospital Comparison Tool to find the right facility for you or your dependent(s). Check with your carrier to be sure that the facility participates in your medical program;
- Improve your health-related knowledge using interactive modules that include health quizzes, calculators and information on seasonal topics, such as allergies; and
- Sign up for WebMD's newsletters.

Plus, you can use the website's Health Management and Condition Centers to learn more about health risks and healthy lifestyle choices. You'll also find links to other features and services that can help enhance your health.

* *The HealthQuotient wellness incentive is taxable as wages, subject to income and employment tax withholding. The incentive will not be included as compensation in the calculation of any benefit under other Prudential plans and programs.*

Health Management Program Contacts

Program	Who's Eligible	Website and/or Phone Number
24-Hour Nurseline	Prudential employees who participate in any one of the Prudential-sponsored medical programs listed and their enrolled dependents	<ul style="list-style-type: none"> • CIGNA, call 1-888-502-4462 • Aetna, call 1-800-556-1555 • Geisinger Health Plan, call 1-877-543-5061 • HealthPartners, call 1-800-551-0859 • Horizon HMO, call 1-888-624-3096 • Medica Health Plan, call 1-800-962-9497 • Medical Associates, call 1-800-325-7442 • Kaiser – Hawaii, call 1-808-432-7700 (for Oahu) and 1-800-467-3011 (for all other locations) • Tufts Health Plan, call 1-866-201-7919
Ask the Doctor	All Prudential employees	<ul style="list-style-type: none"> • Send a Lotus Notes message to “Ask the Doctor”; or • Visit “Inside the Rock,” click on the Quick Links tab and then click on the Health and Wellness link
Best Doctors	All Prudential employees and their dependents	<ul style="list-style-type: none"> • www.bestdoctors.com • 1-866-904-0910
Care Counselor Program	Prudential employees who participate in a national medical program administered by CIGNA or Aetna and their enrolled dependents. Many local HMOs also offer care counselor services	<ul style="list-style-type: none"> • For CIGNA participants, call 1-888-502-4462 and select prompt #5 • For Aetna participants, call 1-877-542-0726 and select prompt #3
Child Care and Adult Care Support	All Prudential employees	Visit “Inside the Rock,” click on the Quick Links tab and then on the Work/Life Resources link
Coaching		
<ul style="list-style-type: none"> • Health Coaching Program 	All Prudential employees and their dependents	Call the Health Coaching Program at 1-877-584-3101
<ul style="list-style-type: none"> • Life Coaching 	All Prudential employees	Contact Lucille Grey at 1-973-802-2649 or via Lotus Notes
<ul style="list-style-type: none"> • Personal Budget Coaching 	All Prudential employees	Contact Bill Rotchford at 1-904-313-5113 or via Lotus Notes
Fitness Centers	All Prudential employees at work locations with on-site fitness centers	Visit “Inside the Rock,” click on the Quick Links tab and then click on the Fitness Centers link
HealthQuotient – Health Risk Assessment Questionnaire	All Prudential employees and their dependents (\$150 wellness incentive* for completing the questionnaire is available only to Prudential employees)	www.webmdhealth.com/prudential

* Beginning January 1, 2012, the \$150 incentive will be paid after you complete the HealthQuotient and healthy activities.

Program	Who's Eligible	Website and/or Phone Number
Maternity Programs for CIGNA and Aetna Participants	Prudential employees who participate in a national medical program administered by CIGNA or Aetna and their enrolled dependents. Many local HMOs also offer maternity management programs	<ul style="list-style-type: none"> • For CIGNA participants, call 1-800-615-2906 or 1-888-502-4462 or visit http://provider.healthcare.cigna.com/prudential.html • For Aetna participants, call 1-800-272-3531 or visit www.aetna.com/docfind/custom/pruins • For local HMO members, check with your carrier
Mothers at Work Program	All Prudential employees and their spouses or domestic partners	<ul style="list-style-type: none"> • Visit "Inside the Rock," click on the Quick Links tab and then on the Work/Life Resources link • Call 1-800-433-8960, select prompt #2 and ask the consultant about Mothers at Work
On-Site Medical Clinics	All Prudential employees at work locations with on-site clinics	Visit "Inside the Rock," click on the Quick Links tab and then click on the Health and Wellness link
Prudential HealthSolutions Powered by WebMD	All Prudential employees and their dependents	www.webmdhealth.com/prudential
Prudential LifeSolutions Employee Assistance Program (EAP) and Work/Life Program	All Prudential employees	<ul style="list-style-type: none"> • Visit "Inside the Rock," click on the Quick Links tab and then on the Prudential LifeSolutions link • Call 1-800-433-8960 and select: <ul style="list-style-type: none"> – Prompt #1 for EAP – Prompt #2 for Work/Life Resource & Referral Program – Prompt #3 for Backup Care Options – Prompt #4 for CIGNA Healthcare – Prompt #5 for Aetna Healthcare – Prompt #8 for Prudential Health and Wellness – Prompt #9 if you need help deciding

Share Your Stories!

Prudential would like to hear from you! Let us know how any of the health and wellness programs have made a difference in your life. Please send an email to the Corporate Employee Benefits mailbox on Lotus Notes.