



Frequently Asked Questions about Short Term Disability Claims

1. What information is needed to process my request for loss of income benefits?

In order to process your request, we need information from your employer and your treating physician(s) supporting your absence from work. In addition to this information, we encourage you to provide us with a Medical Authorization that will enable Prudential to gather additional information as it becomes necessary. This form can be obtained from our website at www.prudential.com/mybenefits.

2. How can I send information to Prudential?

You may use our fax number 877-889-4885 or address mail to The Prudential Insurance Co. of America, Disability Management Services, PO Box 13480, Philadelphia, PA 19176. Documents sent to Prudential are kept confidential and are generally available for our review within 24 hours of receipt.

3. What can I expect during the application process?

A Disability Claim Manager will be assigned to your claim and will contact you if additional information is needed to help us evaluate your request for benefits.

4. When will I know about my benefits?

Once you notify Prudential of your claim for Short Term Disability (STD) benefits, our goal is to make a decision within 10 business days. You can help us by quickly providing any requested documentation. Your Disability Claim Manager will provide you with updates on the status of your claim request, until a decision is reached. We always strive to provide a decision as quickly as possible.

5. Who will review my claim?

A Disability Claim Manager will work with you to personally handle your claim. This individual will evaluate the reason for your time away from work, approve any financial benefit that may be due to you, and will begin assisting you, as appropriate, with your plans to return to work.

6. Who else may be involved in the review process?

Your Disability Claim Manager may contact you and your physician(s) to better understand your medical condition and your potential to return to work. Our physicians, nurses, and vocational and Return to Life specialist, who support our Disability Claim Managers, may also contact you and your physician(s). These professionals may review the medical and occupational information for your claim, and they will assist you in your efforts to return to work, if appropriate.



7. What if I have questions about my request for benefits?

We have several options to assist you. These options are designed to provide you flexibility and meet your lifestyle and communication preferences. For the most current status and payment information:

- Visit us anytime at **www.prudential.com/mybenefits**.
- Call our Interactive Voice Response system anytime at 800-842-1718. This option is available in English and Spanish.
- Call our Customer Service Professionals at 800-842-1718, Monday through Friday, from 8:00 a.m. to 11:00 p.m. Eastern time. Please be advised that telephone calls to and from Prudential may be recorded for quality control purposes.

8. What can I do on the website?

On our website you can:

- Create a claim.
- Download a Medical Authorization.
- View your claim history and payments, if applicable.
- View a listing of documents and faxes.
- View copies of letters we have sent to you.
- Provide us with your return to work date.
- Provide us with the date you delivered your baby, if applicable.
- Update your contact information.
- Add or update your physician(s) contact information.
- Enroll in or update Electronic Funds Transfer (EFT). *See additional information below.
- Change your Federal Income Tax withholding (if your plan allows).
- Respond to a specific request for information. After logging in, you may see a message requesting additional information about your claim. You can submit the requested information on the website.

9. How do I log into the Prudential disability website?

To access our website services, please do the following:

1. Go to our website at: **www.prudential.com/mybenefits**.
2. Select the “Claim Status” link in the left quadrant.
 - a. If you are a first time user of our website, simply click the “First Time Logging In” link and:
 - i. Enter your Social Security number and Date of Birth.
 - ii. Follow the instructions to create your secure ID and Password.
 - iii. Then log in to the website using the ID and Password you just created.
 - b. If you have already created your ID and Password, use them to access the website.



10. What information is available on Prudential's Interactive Voice Response (IVR) system?

To use our convenient IVR system call 800-842-1718. You can hear the latest payment information; check the dates when recent faxes were received; and update the telephone number of your physician(s). This option is available in English and Spanish.

11. How do I enroll for Electronic Funds Transfer (EFT) on the website?

First, be sure to log in to our website (see instructions above) and be sure that you've followed the instructions to create your ID and Password if you have not previously done so. Once you have accessed our website, you may select EFT services by:

- Selecting "Claim Status" (which will provide you with information about your claim).
- In the "Payments / Updates" grid, locate the Electronic Funds Transfer and click "Update."
- Enter your banking information into the secured Electronic Funds Transfer online form. Note: Be sure to double check the accuracy of the information you enter before clicking the "Submit" button.
- You will receive a Confirmation Number for this request. The EFT approval process takes approximately 14 business days to complete. Once you have clicked the "Submit" button do not click "Submit" again, unless you are providing updated information. Submitting the same information a second time will delay the approval process. You may check the status of your EFT request at any time.

12. What taxes may apply to my benefits?

Benefits under your Group Disability Income Plan may be subject to federal, state, and local taxation.

13. How may I elect additional tax withholding that may be available to me?

Please visit our website at www.prudential.com/mybenefits to elect any voluntary Federal Income Tax you wish to have withheld.