

Enroll Now



Protect Your Loved Ones—And Your Income

DIOCESE OF PALM BEACH

Short Term Disability Insurance





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Dear Valued Employee:

After careful review, we've selected a group plan issued by The Prudential Insurance Company of America (Prudential)--a name you know and trust. An insurance leader for over 130 years, they have financial strength. With your family's future at stake, you owe it to them to consider the opportunity described in this kit.

DIOCESE OF PALM BEACH is very pleased to provide you with Basic Term Life and Basic Accidental Death & Dismemberment (AD&D) Insurance as employee benefits.

Because you may need additional coverage, we offer you an opportunity to purchase-- at competitive group rates--extra financial security, including:

Short Term Disability--For you.

How can I enroll?

Complete the attached Enrollment Form and return it. Don't miss out on this valuable employee benefit!

"Why do I need disability insurance?"

If you think a disability won't happen to you, you might be surprised to learn that:

- Almost one-third of Americans entering the workforce today (3 in 10) will become disabled before they retire.¹

Think about how our world has changed. Technological advances, like airbags for instance, protect you from death, and modern medicine can keep you alive. But that doesn't mean you'll be able to work on a full-time basis.

Then, too, a serious illness or injury can result in a heavy financial burden. A Harvard University report revealed that 62 percent of all personal bankruptcies filed in the U.S. in 2007 were due to an inability to pay for medical expenses.²

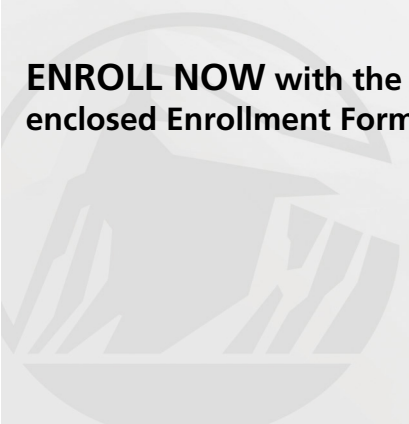
"How can disability insurance help?"

If you are sick or injured, disability insurance can help maintain your financial security by replacing a portion of your lost income--provided you are partially or totally disabled.

"How can I help protect my financial stability?"

Buy disability insurance at work. Your employer offers you the opportunity to purchase group disability insurance issued by The Prudential Insurance Company of America.

Because disability insurance replaces a portion of your lost income when you are totally or partially disabled, it can help you pay your bills.



**ENROLL NOW with the
enclosed Enrollment Form!**

¹ Social Security Administration, Fact Sheet, Jan 31, 2007

² The American Journal of Medicine, June 4, 2009

Peace of Mind from Prudential

Prudential's resources, financial strength, and stability allow us to honor long-term commitments, which means that we'll be here when you and your family need us. We've been a top insurance provider for over 130 years.

Plus, we have caring professionals to provide your beneficiaries with the kind of customer support they want and deserve. Our Customer Service Representatives are well-trained, knowledgeable professionals who can quickly answer your family's questions.

By choosing the insurance protection from Prudential, you give yourself peace of mind, knowing you are providing for your loved ones.

For more information about Prudential's Group Insurance, visit us online at:
www.prudential.com/gi.

What are the advantages of buying disability insurance at work?

- ✓ **It's convenient.** There are no confusing quotes to sort through. And with automatic payroll deductions, you never have to worry about late payments.
- ✓ **It's economical.** The cost of group insurance may be lower than insurance you could find on your own.

Read on to select the amount of insurance that's right for you!



"How much disability insurance can I buy?"

For Short Term Disability

Your weekly Short Term Disability benefit will be 60% of your weekly pre-disability earnings, up to a maximum of \$1,500, less deductible sources of income.** No medical questions asked - if enrolling when first eligible.

The minimum weekly benefit is \$25.

* Deductible sources of income may include benefits from statutory plans, unemployment income, and salary continuation.

"When are disability benefits payable?"

For Short Term Disability

If you meet the definition of disability, your benefits will begin on the 15th day following a non-occupational accidental injury or the 15th day following a non-occupational sickness. The benefit duration is 11 weeks.

You are considered disabled when, because of injury or sickness, you are under the regular care of the doctor, are unable to perform the material and substantial duties of your regular occupation and you are not working at any job.

"What plan features does this insurance offer?"

You get attractive premiums, plus you'll get the plan features mentioned below.

For Short Term Disability

"How much does STD insurance cost?"

Use the chart below to find the cost of STD insurance. If your salary is not noted, follow the steps below. Your maximum weekly benefit amount is up to \$1,500. All salaries of \$130,000 and above have a monthly cost of \$34.50.

Monthly Cost per Coverage Amount - Rates are effective 08/01/2011 and may be subject to change.					
Annual Income	Weekly Benefit	STD Cost	Annual Income	Weekly Benefit	STD Cost
\$12,000	\$138.46	\$3.18	\$60,000	\$692.31	\$15.92
\$13,000	\$150.00	\$3.45	\$65,000	\$750.00	\$17.25
\$14,000	\$161.54	\$3.72	\$70,000	\$807.69	\$18.58
\$15,000	\$173.08	\$3.98	\$75,000	\$865.38	\$19.90
\$20,000	\$230.77	\$5.31	\$80,000	\$923.08	\$21.23
\$25,000	\$288.46	\$6.63	\$85,000	\$980.77	\$22.56
\$30,000	\$346.15	\$7.96	\$90,000	\$1,038.46	\$23.88
\$35,000	\$403.85	\$9.29	\$95,000	\$1,096.15	\$25.21
\$40,000	\$461.54	\$10.62	\$100,000	\$1,153.85	\$26.54
\$45,000	\$519.23	\$11.94	\$125,000	\$1,442.31	\$33.17
\$50,000	\$576.92	\$13.27	\$130,000	\$1,500.00	\$34.50
\$55,000	\$634.62	\$14.60			

Rates may change if plan experience requires a change for all insureds.

Step 1	Indicate your weekly earnings.	= \$
Step 2	Multiply your weekly earnings by 60%.	= \$
Step 3	If the amount in Step 2 is greater than \$1,500, indicate \$1,500. Otherwise, indicate the amount from Step 2.	= \$
Step 4	Multiply the amount in Step 3 by the rate of \$0.023 to obtain your total STD monthly cost.	= \$

"Who can answer my questions?"

Here are the answers to some common questions regarding these insurance coverages. **For additional information**, contact your Human Resources Department or Benefits Administrator.

"When can I enroll for disability coverage?"

The easiest way to enroll is to sign up during an enrollment period or when first eligible. If you enroll at any other time, you will need to provide evidence of good health satisfactory to Prudential.

"Can I drop this disability coverage at any time?"

Yes, subject to your company's administrative policies.

"Can I apply for disability coverage after the enrollment period?"

You may be eligible to enroll for benefits after the enrollment period. However, evidence of insurability satisfactory to Prudential may be required. Please contact your Benefits Administrator for details.

"When will disability coverage go into effect?"

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of your coverage.

"Are any disabilities excluded from coverage?"

Yes. You are not covered for a disability caused by war or any act of war, an intentionally self-inflicted injury, active participation in a riot, and commission of a crime for which you have been convicted. Benefits are not payable for any period of incarceration as a result of a conviction.

STD benefits will not be paid for a disability that begins within 12 months of your coverage effective date and due to a pre-existing condition. A pre-existing condition is an injury or sickness for which you received medical treatment, consultation, diagnostic measures, prescribed drugs or medicines, or for which you followed treatment recommendations during the 3 months prior to your effective date of coverage. You are considered to have a pre-existing condition if you did not consult a physician in the three months prior to your coverage effective date for symptoms for which an ordinarily prudent person would have.





"Can I convert my disability coverage if I leave my present employment?"

STD coverage cannot be converted.

"How can I enroll?"

To enroll, simply complete the Enrollment Form. Then, return it as instructed. After the date your group insurance becomes effective, you will receive a Booklet-Certificate that details your plan provisions.

Implementation of the insurance plan(s) will depend upon having a specific percentage of all eligible employees enrolling in the plan(s). In the event the minimum participation level is not met, Prudential retains the right to re-evaluate the rates, require a re-enrollment, reduce the rate guarantee period, or terminate coverage.

All benefit features may not be available in all states.

Disability coverage is issued by The Prudential Insurance Company of America, a **New Jersey Company**, 751 Broad Street, Newark, NJ 07102. Disability Support: 1-800-842-1718. Prudential, the Prudential logo, and the Rock symbol are service marks of The Prudential Insurance Company of America, Newark, NJ, and its related entities, registered in many jurisdictions worldwide. This brochure is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. Please refer to the Booklet-Certificate, which is made a part of the Group Contract, for all plan details, including any exclusions, limitations and restrictions which may apply. If there is a discrepancy between this document and the Booklet-Certificate/Group Contract issued by The Prudential Insurance Company of America, the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500. California COA # 1179 NAIC # 68241

3. Authorization

Yes No I am enrolling for insurance issued by The Prudential Insurance Company of America as indicated on the previous page and
 authorize my employer to deduct the required contribution from my paycheck. I certify that the information contained in this enrollment form is true and complete, and understand that my contribution is based on that information. I also understand that there are criminal and civil penalties for giving false information, including but not limited to fines and confinement in prison. Detailed and state-specific warnings appear below.

IMPORTANT NOTICE:

For residents of all states except District of Columbia, Florida, Kentucky, New Jersey, New York, Pennsylvania, Utah, Virginia, Vermont and Washington -

WARNING: Any person who knowingly and with intent to injure, defraud, or deceive any insurance company or other person, or knowing that he is facilitating commission of a fraud, submits incomplete, false, fraudulent, deceptive or misleading facts or information when filing an insurance application or a statement of claim for payment of a loss or benefit commits a fraudulent insurance act, is/may be guilty of a crime and may be prosecuted and punished under state law. Penalties may include fines, civil damages and criminal penalties, including confinement in prison. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant or if the applicant conceals, for the purpose of misleading, information concerning any fact material thereto.

Florida Residents - Any person knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing false, incomplete, or misleading information is guilty of a felony of the third degree.

Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable. There is no administrative fee to accelerate death benefits. The accelerated amount is not discounted.

Employee Signature (Sign in ink.) _____ Date _____

