

Y O U R E N R O L L M E N T K I T

GROUP DISABILITY INSURANCE

**Short Term Disability
Long Term Disability**

Issued by The Prudential Insurance Company of America

Georgia State University

Help Protect Your Most Valuable Asset...

Your Paycheck

While nearly everyone has auto and homeowner insurance, many people probably have not insured their most valuable asset....their paycheck.

If you're like most people you wouldn't be able to meet your financial obligations if you were disabled and unable to work for an extended period of time.

Would you and your family be able to keep your home, auto and other prized possessions, and be able to pay your bills if you stopped receiving a paycheck?

Now you have an opportunity to enroll in a disability insurance plan that will help you safeguard your lifestyle and provide you and your family with peace of mind.

Advantages of participating in Prudential's program include...

- ✓ **Partial Income Replacement** - Benefits provide partial income replacement when you are unable to work due to a sickness or injury.
- ✓ **Assistance and Support for Your Return to Work Efforts**
 - **Rehabilitation Program** – Benefits may include vocational evaluation, job placement services, resume preparation, retraining for a new occupation, and assistance with relocation. We have enhanced our current program to include additional benefits.
 - **Work Site Modification** – Prudential will work to find a modification that is likely to help you remain at work or return to work. We may reimburse your employer or make contributions towards its cost.
 - **Benefits While Working** – Prudential encourages you to stay at work or return to work when it's appropriate, and may pay benefits if you are working while disabled.
- ✓ **Economical Group Rates** - Prudential's plan is available to you at group rates, which are typically lower than individual rates.
- ✓ **Convenient Payroll Deduction** - Your premium contributions are deducted from your paycheck, so there's no check writing or mail delays.
- ✓ **Benefits Are Not Subject to Income Tax** - When the cost of insurance is paid with after-tax dollars, benefits are not subject to income tax under IRC Section 104.

Please review the information in this kit so you can make an informed decision about participating in this program.

Short Term Disability (STD)

Policy Number:	61605
Eligibility:	All Active Employees working 20+ hours/week.
Waiting Period:	1 st of the month following date of employment or at annual enrollment with Evidence of Insurability.
Benefit Begins:	14 days after Accident or Injury.
Benefit Amount:	60% of weekly pre-disability earnings, less deductible sources of income.
Maximum Weekly Benefit:	\$600
Minimum Weekly Benefit:	\$25
Benefit Period:	11 weeks.
Rate:	\$0.526 per \$100 of covered payroll.

What will my benefits be?

Your weekly STD benefits will be a percentage of your weekly pre-disability earnings, up to the maximum amount stated in the chart above, less deductible sources of income and disability earnings.

What are deductible sources of income?

Benefits from statutory plans are deductible sources of income.

When am I considered disabled?

You are considered disabled when, because of injury, sickness or pregnancy, you are unable to perform the material and substantial duties of your regular occupation and you are not working.

Are any disabilities excluded or limited in coverage?

Yes. You are not covered for a disability caused by war or any act of war, an intentionally self-inflicted injury, occupational sickness or 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.

Long Term Disability (LTD)

Policy Number:	61605
Eligibility:	All Active Employees working 20+ hours/week.
Waiting Period:	1 st of the month following date of employment or at annual enrollment with Evidence of Insurability.
Benefit Begins:	90 days after Accident or Injury.
Benefit Amount:	60% of monthly covered earnings, less deductible sources of income and disability earnings.
Maximum Monthly Benefit:	\$7,500
Minimum Monthly Benefit:	Greater of 10% of your gross monthly benefit or \$100.
Benefit Period:	Up to your normal retirement age under the Social Security Act. However, if you become disabled at or after age 60, benefits are payable according to an age-based schedule. (See plan booklet for details.)
Limited Pay Periods:	Disabilities due to mental illness are limited to 24 months of benefits during your lifetime.
Survivor Benefits:	In the event of your death, six times your gross disability payment is payable to your spouse or children under age 25.
Rate:	\$0.33 per \$100 of covered payroll*

** This does not apply to grandfathered Class 1 employees.*

What will my benefits be?

Your monthly LTD benefits will be a percentage of your monthly pre-disability earnings, up to the maximum amount stated in the chart above, less deductible sources of income and disability earnings.

What are deductible sources of income?

Deductible sources of income include benefits from statutory plans, Social Security to you or your dependents, workers' compensation, and other sources. (See plan booklet for details).

When am I considered disabled?

You are considered disabled when, because of injury, sickness or pregnancy, you are unable to perform the material and substantial duties of your regular occupation and your disability results in a loss of income of at least 20%. After receiving benefits for 24 months, you are considered disabled when, due to the same sickness or injury, you are unable to perform the material and substantial duties of any gainful occupation for which you are reasonably fitted by education, training or experience, and the disability results in a loss of income of a specified percentage determined by your plan.

What if I'm still disabled and attempt to return to work part-time?

Would my benefits continue?

Yes. The return to work incentive provision allows you to remain eligible for benefits while you are working part-time and are still disabled. Your monthly benefits may be reduced by a portion of your disability earnings.

Are any disabilities limited in coverage?

Yes. Disabilities due to mental illness may have a limited pay period during your lifetime. Examples of mental illness include schizophrenia, depression, manic depressive or bipolar illness, anxiety, somatization, substance related disorders (including drug and alcohol abuse), and/or adjustment disorders.

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.

During the first 12 months of coverage, no LTD benefits will be paid for a disability that is due to a pre-existing condition. A pre-existing condition is an injury or sickness for which you received medical treatment, consultation, diagnostic measures, or prescribed drugs or medicines or followed treatment recommendations during the twelve months prior to your effective date of coverage. This provision also applies if you did not consult a physician when an ordinarily prudent person would have. Exclusions may vary by state.

Do I have to pay premiums if I am disabled?

No. While you are collecting disability benefits, you do not have to pay premiums.

For your coverage to become effective, you must be actively at work during the enrollment period and on the effective date of the plan. If you apply for an amount that requires satisfactory evidence of insurability to The Prudential Insurance Company of America, you must be actively at work on the date of approval for the amount requiring satisfactory evidence of insurability. Refer to the plan booklet for details.

RATE SHEET

Georgia State University

Issued by The Prudential Insurance Company of America
Rates Effective: January 1, 2006

Short Term Disability – Monthly Cost per Coverage Amount

Annual Income	Monthly Cost	Annual Income	Monthly Cost	Annual Income	Monthly Cost	Annual Income	Monthly Cost
\$12,000	\$5.26	\$23,000	\$10.08	\$34,000	\$14.90	\$45,000	\$19.73
\$13,000	\$5.70	\$24,000	\$10.52	\$35,000	\$15.34	\$46,000	\$20.16
\$14,000	\$6.14	\$25,000	\$10.96	\$36,000	\$15.78	\$47,000	\$20.60
\$15,000	\$6.58	\$26,000	\$11.40	\$37,000	\$16.22	\$48,000	\$21.04
\$16,000	\$7.01	\$27,000	\$11.84	\$38,000	\$16.66	\$49,000	\$21.48
\$17,000	\$7.45	\$28,000	\$12.27	\$39,000	\$17.10	\$50,000	\$21.92
\$18,000	\$7.89	\$29,000	\$12.71	\$40,000	\$17.53	\$51,000	\$22.36
\$19,000	\$8.33	\$30,000	\$13.15	\$41,000	\$17.97	\$52,000*	\$22.79
\$20,000	\$8.77	\$31,000	\$13.59	\$42,000	\$18.41		
\$21,000	\$9.21	\$32,000	\$14.03	\$43,000	\$18.85		
\$22,000	\$9.64	\$33,000	\$14.47	\$44,000	\$19.29		

* Your maximum weekly benefit amount is up to \$600. All salaries of \$52,000 and above have a monthly cost of \$22.79. If your salary is not noted in the above chart, refer to the chart below to calculate your cost of insurance.

1. Indicate your monthly earnings.	= \$
2. If your monthly earnings are greater than the maximum monthly covered earnings of \$4,333, indicate \$4,333. Otherwise, indicate the amount from Step 1.	= \$
3. Multiply the amount in Step 3 by the rate of \$ 0.00526 to obtain your Total STD Monthly Cost.	= \$

Cost of insurance for all coverages, which are deducted from your paycheck, may increase or decrease in the future based upon the claims experience of participants. All provisions that apply to these coverages are governed by the Certificate. Rates may be subject to change.

RATE SHEET

Georgia State University

Issued by The Prudential Insurance Company of America
Rates Effective: January 1, 2006

Long Term Disability – Monthly Cost per Coverage Amount*

Annual Income	Monthly Cost	Annual Income	Monthly Cost	Annual Income	Monthly Cost	Annual Income	Monthly Cost
\$15,000	\$4.13	\$50,000	\$13.75	\$85,000	\$23.38	\$120,000	\$33.00
\$20,000	\$5.50	\$55,000	\$15.13	\$90,000	\$24.75	\$125,000	\$34.38
\$25,000	\$6.88	\$60,000	\$16.50	\$95,000	\$26.13	\$130,000	\$35.75
\$30,000	\$8.25	\$65,000	\$17.88	\$100,000	\$27.50	\$135,000	\$37.13
\$35,000	\$9.63	\$70,000	\$19.25	\$105,000	\$28.88	\$140,000	\$38.50
\$40,000	\$11.00	\$75,000	\$20.63	\$110,000	\$30.25	\$145,000	\$39.88
\$45,000	\$12.38	\$80,000	\$22.00	\$115,000	\$31.63	\$150,000**	\$41.25

* This does not apply to Class 1 employees.

** Your maximum monthly benefit amount is up to \$7,500. All salaries of \$150,000 and above have a monthly cost of \$41.25. If your salary is not noted in the above chart, refer to the chart below to calculate your cost of insurance.

1. Indicate your monthly earnings.	= \$
2. If your monthly earnings are greater than the maximum monthly covered earnings of \$12,500, indicate \$12,500. Otherwise, indicate the amount from Step 1.	= \$
3. Multiply the amount in Step 2 by the rate of \$0.0033 to obtain your Total LTD Monthly Cost.	= \$

Cost of insurance for all coverages, which are deducted from your paycheck, may increase or decrease in the future based upon the claims experience of participants. All provisions that apply to these coverages are governed by the Certificate. Rates may be subject to change.

About The Prudential Insurance Company of America

Prudential's famous Rock logo has been one of America's best-known icons. It's a symbol of the strength and trust that millions of Americans have placed in us to help them meet their most important financial goals.

The Prudential Insurance Company of America, is one of the leading providers of group insurance in the United States. Our resources, financial strength and stability allow us to honor long-term commitments to employers and employees alike.

Start The Process Of Enrolling In This Valuable Insurance TODAY!

To start the process, simply complete the Enrollment Form and return it as instructed.

After the date your Group Disability insurance becomes effective, you will receive a certificate which details your plan provisions.

Disability coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Disability Support: 1-800-290-5903. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America and its affiliates. 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 terms of the Group Contract will govern. Contract provisions may vary by state. Contract Series: 83500.

DISABILITY ENROLLMENT FORM
Georgia State University
Control # 61605

Name of Employee: _____ Date of Birth: ____/____/____

Social Security Number: ____/____/____ Annual Covered Earnings \$ _____

Effective Date of Coverage: (for office use only) ____/____/____

Short Term Disability

- I wish to enroll for Short Term Disability insurance coverage. I authorize my employer to deduct contributions for the cost of the plan from my earnings.

- I am waiving enrollment for Short Term Disability insurance coverage. I understand that in the event I desire such insurance at a later date, I will be required to furnish medical evidence of insurability at my own expense, and the insurance company will have the right to refuse my request.

Long Term Disability

- I wish to enroll for Long Term Disability insurance coverage. I authorize my employer to deduct contributions for the cost of the plan from my earnings.

- I am waiving enrollment for Long Term Disability insurance coverage. I understand that in the event I desire such insurance at a later date, I will be required to furnish medical evidence of insurability at my own expense, and the insurance company will have the right to refuse my request.

FOR RESIDENTS OF ALL STATES EXCEPT FLORIDA, NEW JERSEY, NEW YORK, PENNSYLVANIA VIRGINIA 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.

Employee Signature

Date

The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. Disability Support: 1-800-290-5903. Prudential Financial and the Rock logo are registered service marks of The Prudential Insurance Company of America and its affiliates.

The Prudential Insurance Company of America