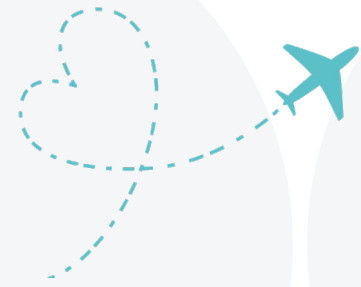


## WELLBEING

# Care for Employees Wherever Business Takes You.



## Local Services

Our holistic and inclusive offering covers all aspects to help address the needs of your diverse workforce: Mental wellness, Financial wellness, and Physical and social wellness.

- **Caregiving:** through Wellthy helps individuals on STD/LTD tackle the logistical and administrative tasks of caring for the ones they love while addressing a key wellbeing challenge
- **Debt Management & Housing:** Credit counseling, debt management and housing via GreenPath services that are available as a stand alone or integrated within our long-term disability claims process
- **Medical Debt:** support and analysis is provided by GreenPath and provides strategies for medical debt reduction, renegotiation and resolution
- **Behavioral Health:** NeuroFlow, a behavioral health/self-care management app that provides wellness guides, stress management tools and resources to identify/address loneliness in individuals. **Behavioral Health Case Management** model offers specialized behavioral health support to Claimants
- **Transitional Return to Work:** helps employees return to work, providing temporary transitional work assignments for employees with medical and/or psychological restrictions that impact their ability to perform the essential functions of their job following an injury
- **Student Loan:** assistance via Vault addresses student loan debt with tools to explore refinancing options, lower payments, and faster loan pay-off
- **Financial Wellness Assessment:** to further evaluate the unique financial concerns of Employees and offer innovative solutions that address multiple areas of FW (debt management, housing, student loans, budgeting tools)

## Risk covered

✓ Death

✓ Accident

✓

✓ Retirement

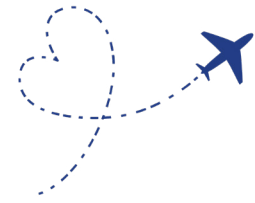
✓ LTD

✓ Critical illness ✓

## Approach

Prudential offers a standardize approach.





## Customer-focused data and reporting

- Prudential's transitional return to work (TRTW) program is a customized service offered through our Health and Productivity Analytics and Consulting Practice (HPAC) at no extra charge. This customized service is provided in partnership with our claim organization.
- Our service is designed to help employers maximize productivity and minimize absence. The partnership begins by providing employers with regular data analytics on a schedule that makes sense for the unique needs of their organization. Through the data, we can understand trends and opportunities and recommend and implement solutions that may mitigate lost time and improve productivity.
- We look at disability and life data by multiple variables, including manner of death (life), incidence, and duration (disability) by job title, diagnosis, age, location, and tenure. This information allows us to identify opportunities and make recommendations to mitigate experience, such as return-to-work programs, health integration strategies, behavioral health consultation, and policy and plan design recommendations.
- Our solutions include, but are not limited to, customized return-to-work programs, health integration strategies, behavioral health consultation, ADA, and absence consultation, as well as policy and plan design best practices.

[More information](#)

[Financial wellness](#)



WELLBEING—CARE FOR EMPLOYEES WHEREVER BUSINESS TAKES YOU.

[www.insurope.com](http://www.insurope.com)