2018
HEALTH MANAGEMENT PROGRAMS
For Retirees, Long Term Disability Participants and Surviving Dependents
SMART CHOICES | HEALTHY LIVES

www.prubenefitscenter.com
Important Notice

This 2018 Health Management Programs brochure is intended to help you understand the main features of Prudential’s policies, programs and benefits described herein. The policies, programs and benefits described in this brochure apply to eligible retirees of The Prudential Insurance Company of America (“Prudential”) and its participating Affiliates. For more details concerning your health or wellness program benefits, please contact your medical program carrier or refer to your Retiree Medical Program or Wellness Plan booklet (also known as a Summary Plan Description booklet or SPD booklet), including any applicable Summaries of Material Modifications (SMMs) of the SPD booklet.

This brochure is not a substitute for Prudential’s full policies and official Plan Documents, which govern the operation of the policies, programs and benefits described here. 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. If there is any discrepancy between the information in this brochure or in any other Prudential materials relating to the policies, programs and benefits described here and the actual Plan Documents or full Prudential policies, or if there is a conflict between information discussed by anyone acting on Prudential’s behalf and the actual Plan Documents or full Prudential policies, the appropriate Prudential policy or the Plan Documents, as interpreted by the applicable Plan or policy Administrator in its sole discretion, will always govern.

Prudential may, in its sole discretion, modify, amend, suspend or terminate any and all of its HR policies, programs, plans and benefits, including those described in this brochure, in whole or in part, at any time, without notice to or consent of any participant, employee or former employee to the extent permissible under applicable law.
Inside You Will Find...

Prudential’s Health Management Programs .............................................................................................................. 1
How the Health Management Programs Can Help........................................................................................................ 2
Your Health Management Resources .......................................................................................................................... 3
  24-Hour Nurseline.......................................................................................................................................................... 3
  Best Doctors Program .................................................................................................................................................. 4
  Care Counselor Program .............................................................................................................................................. 5
  Cigna Dental Oral Health Integration Program® ......................................................................................................... 7
  Cigna Healthy Rewards................................................................................................................................................... 8
  Fitness Center Discounts ............................................................................................................................................... 9
  Health Coaching Program ........................................................................................................................................... 9
  Prudential HealthSolutions – Health Care Information Website ................................................................................ 10
  Telemedicine ............................................................................................................................................................... 11
  Tobacco Cessation Program ......................................................................................................................................... 12

Health Management Program Contacts ....................................................................................................................... 13
At Prudential, we make a significant investment in the benefits and programs available to you, so we can help support all aspects of your well-being – and encourage you to make healthy choices every day.

Prudential’s Health Management Programs include:

- Resources to help you achieve your health and wellness goals, whatever they may be (for example, developing a nutrition plan, starting a new fitness routine or quitting tobacco use);
- Access to medical and behavioral health professionals 24 hours a day, 7 days a week, to assist you with any issues and provide answers to your health care questions;
- Relevant and timely information as you face challenging life events;
- Second opinions from doctors and assistance in finding physicians; and
- Support and information when you or a family member has a serious or chronic health condition.

Most of these programs are available at no cost to you. Some programs are available based on your age, Medicare-eligibility status or if you are enrolled in a Prudential retiree medical program, and others are available to all retirees and their family members. Eligibility information is included throughout this brochure.

Another Reason to Choose Healthy Behaviors

**Care Counselor Engagement Incentive.** If you are not Medicare-eligible, you can receive a $100 incentive when you engage with a Cigna Care Counselor and complete at least two goals with your Counselor. For more detailed information, refer to the “Care Counselor Program” subsection of the “Your Health Management Resources” section.
How the Health Management Programs Can Help

The Health Management Programs offer many benefits to you and your family, including:

- Emphasis on your health and well-being, including dealing with stress and finding care for your children or aging parents, among other needs you may have; and
- Support to help you make smart choices, including coaching to achieve health goals and improve your quality of life.

The programs can also keep you informed about available incentives to reward healthy behaviors and participation in programs, such as the Care Counselor Program, and provide assurance that you and your family are getting the care you need.

Additionally, your information is kept confidential and won’t be released unless required by law.

The following table provides a closer look at when each of the Health Management Programs may be useful. (Each program is explained in more detail in the “Your Health Management Resources” section, listed alphabetically.)

<table>
<thead>
<tr>
<th>When you…</th>
<th>Want to improve your health</th>
<th>Need medical treatment, including surgery or hospitalization</th>
<th>Are managing a serious or chronic condition</th>
<th>Are experiencing non-emergency medical issues and your doctor is not available</th>
<th>Are dealing with behavioral health issues, including stress or depression</th>
<th>Are caring for loved ones</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-Hour Nurseline</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Best Doctors Program¹</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Care Counselor Program²</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Cigna Dental Oral Health Integration Program®</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cigna Healthy Rewards</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fitness Center Discounts</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Coaching Program¹</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prudential HealthSolutions/WebMD</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Telemedicine</td>
<td>✓</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tobacco Cessation Program¹</td>
<td>✓</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

¹ Available only to participants under age 65.

² Available only to participants who are not Medicare-eligible.
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 the previous pages to get a better understanding of when these programs might be of assistance to you.

24-Hour Nurseline

This resource is available to Prudential retirees and their dependents who are enrolled in a Prudential-sponsored retiree medical program administered by Cigna.

Talk to a registered nurse, any time, day or night, about all of your health questions or concerns. Are you or your dependent child experiencing symptoms after your doctor’s office has closed for the day? Not sure if your health issue can wait until the morning? Think you might be experiencing side effects from a new medication?

The 24-Hour Nurseline can help you with just about any health issue you may have, no matter how small or how complicated. This phone-based service is confidential and free.

Looking for More Information?

To learn more about the 24-Hour Nurseline or to speak to a nurse, call Cigna at 1-888-502-4462.
Best Doctors Program

This resource is available to all Prudential retirees under age 65, their enrolled dependents and parents/parents-in-law.

When you (or a family member) need to make a medical decision, it’s important to be fully informed and confident that you’re making the best possible choice for your particular situation. Prudential offers Best Doctors to help when you’re facing surgery or a serious illness, are in the hospital because of a serious accident or severe medical event, or have questions about the plan of care your physician has recommended.

Best Doctors provides access to carefully selected expert physicians so you and your enrolled dependents can get answers to your health questions, and any additional information and support you need. Best Doctors provides more than just a second opinion – the program provides a comprehensive, easy-to-understand written 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 When the Program Can Help

• **Interconsultation service** – If you are contemplating surgery and if you are considering other options, or if you have received a concerning diagnosis, you may want to talk to one of Best Doctors’ physicians to discuss the diagnosis and pros and cons of different treatments, based on your particular health situation.

  Best Doctors can also help you find the right doctor for your medical condition. The Best Doctors FindBestDoc service matches you with doctors who are right for your situation and calls each doctor’s office to confirm that the physician is accepting new patients. Best Doctors will also confirm whether or not the physician participates in your medical program.

• **Critical Care team** – If you are in the hospital because of a serious accident or severe medical event, the Best Doctors Critical Care team is there to help. Upon receipt of your medical records, a Best Doctor expert will review your case in detail and share his or her recommendations within 48-72 hours. Best Doctors will then collaborate with your treating physician and team to ensure you have the right care at the right time.

Looking for More Information?

To learn more about the Best Doctors Program, visit the Best Doctors website (at [www.bestdoctors.com](http://www.bestdoctors.com)) or call Best Doctors at 1-866-904-0910.
Care Counselor Program

This resource is available to non-Medicare-eligible Prudential participants with a Benefits Eligibility Date on or after January 1, 2001, and their eligible enrolled dependents who participate in a Prudential-sponsored medical program administered by Cigna.

The Care Counselor Program offers you and your covered dependents the opportunity to work with an experienced and knowledgeable medical professional who can provide you with dedicated support and assistance. You can contact your personal Care Counselor for any medical need or issue you may have (for example, if you have an injury or illness, are dealing with a new or long-standing disease or condition, or if you are facing hospitalization). Care Counselors are also available to answer your medical questions.

You may contact a Care Counselor by calling the telephone number on the back of your medical program ID card. Or, a Care Counselor may contact you in certain situations when their support and professional experience may be helpful to you and your family. These situations include:

- If you are scheduled for admission to the hospital;
- After you are released from the hospital;
- If your 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.
How a Care Counselor Can Help

The Care Counselor Program gives you and your family access to a knowledgeable resource that can help you better manage your health, medical care or treatment. 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 and:
  - Assist you with pre-admission planning, as well as help you plan for your needs after discharge;
  - Ensure that you understand your physician’s recommended treatment plan;
  - Work as your inpatient advocate;
  - Ease the transition back home, including coordinating any necessary home care; and
  - Ease the transition back to work;
- Provide support to help you manage a chronic condition, such as coronary artery disease, diabetes, depression, asthma or chronic back pain. Your Care Counselor can provide educational information about your condition and explain the treatment options, including how to monitor and manage your condition;
- Offer guidance when you need behavioral health or substance abuse services and refer you to appropriate treatment resources, including participating practitioners, specialists and Behavioral Health Services;
- Help you set and attain your health and fitness goals; 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, without disrupting your relationships with your own personal physician and other medical providers.
Why Partner with a Care Counselor?

There are good reasons to participate in the Care Counselor Program, which include:

- Receiving 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 his/her 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 understands the emotional needs connected to chronic conditions and can direct you to supportive resources.

*If you are not Medicare-eligible, you will have an opportunity to earn a $100 incentive when you work with a Care Counselor and complete at least two of the goals you set with your Care Counselor. If earned, the incentive will be paid via a check mailed to your home address.*

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.

Looking for More Information?

To learn more about the Care Counselor Program, contact Cigna at 1-888-502-4462 and select the Care Counselor prompt.

**Cigna Dental Oral Health Integration Program®**

This resource is available to Prudential retirees and their dependents who are enrolled in a Prudential-sponsored retiree dental program administered by Cigna.

If you are enrolled in a Cigna dental program, even if you are not enrolled in a Cigna medical program, you are eligible for the Cigna Dental Oral Health Integration Program®. The program provides enhanced dental coverage if you have certain medical conditions, including cardiovascular disease, cerebrovascular disease (stroke), diabetes, maternity, chronic kidney disease, organ transplants and head and neck cancer radiation. The program provides 100% coverage for certain dental procedures, guidance on behavioral issues related to oral health and discounts on prescription and non-prescription dental products. By getting the right oral health care, along with regular medical treatments, you may be able to improve your overall health. There's no additional cost to you for the program.

After you enroll in the program, when you visit your dentist, you will pay your usual coinsurance amount. Your dentist will then send a claim to Cigna. Cigna will review the claim and will refund your coinsurance for eligible services. You do not need to meet your dental program’s deductible to receive reimbursement for these services. However, any reimbursement you receive will apply to, and is subject to, your dental program’s annual maximum (if any).

To enroll, you will need to mail a completed registration form to Cigna. The registration form can be found on the Cigna website (at [www.myCigna.com](http://www.myCigna.com)) or you can request a form by calling Cigna member advocates at 1-888-502-4462.
Looking for More Information?

- Call Cigna member advocates at 1-888-502-4462.
- Visit the Cigna website (at www.mycigna.com) and select “Dental” under “Review My Coverage.”

Cigna Healthy Rewards

This resource is available to Prudential retirees and their dependents who are enrolled in a Prudential-sponsored retiree medical or dental program administered by Cigna.

Through Cigna’s Healthy Rewards program, Cigna offers personalized services, online features and support to participants, including discounts on a variety of products and services, including hearing aids, acupuncture, chiropractic care, massage therapy, vision care, weight management, tobacco cessation programs and more. You can get more information regarding Healthy Rewards through the Cigna website for enrolled members (at www.myCigna.com, click on the Discount Programs – Healthy Rewards link), or if you are enrolled in the Dental Discount Program only, through the CignaPlus Savings website (at www.cignaplussavings.com, click on the Healthy Rewards link) or by calling Cigna member advocates at 1-888-502-4462.
**Fitness Center Discounts**

This resource is available to all Prudential retirees.

Prudential offers two ways to save money on gym memberships:

- **Nationwide Discounts.** Get access to reduced rates at over 10,000 gym facilities, including big chains and local favorites. You can transfer your membership to other network gyms, allowing for work outs while traveling. For more information, contact Global Fit at 1-800-294-1500 or visit the Global Fit website (at [www.globalfit.com/prudential](http://www.globalfit.com/prudential)).

- **Discounts through Cigna Healthy Rewards (if you are enrolled in a Prudential medical or dental program).** Discounts on gym memberships and equipment are available through Cigna Healthy Rewards. For more information, visit the Cigna website for enrolled members (at [www.myCigna.com](http://www.myCigna.com), click on the Discount Programs – Healthy Rewards link), or if you are enrolled in the Dental Discount Program only, visit the CignaPlus Savings website (at [www.cignaplussavings.com](http://www.cignaplussavings.com), click on the Healthy Rewards link) or call Cigna member advocates at 1-888-502-4462.

**Health Coaching Program**

This resource is available to all Prudential retirees under age 65 and their enrolled dependents age 18 or older.

Reaching your health and wellness goals can be challenging – and sometimes a little extra support and guidance are all that's needed to help you overcome any obstacles and achieve those goals.

The Health Coaching Program can connect you, via telephone, with a trained professional who will work with you one-on-one to develop a practical plan that can lead to changes in your behavior – from improving your eating habits or quitting tobacco use to maintaining a regular exercise routine.

When you initiate participation in the program, a health coach will assess your needs and connect you with the right professional who may be a tobacco cessation specialist, dietician, personal trainer, nurse or other health and wellness practitioner. This range of backgrounds ensures that the program's coaches have the expertise to address the full spectrum of health risks and needs – from lifestyle goals, such as increasing physical activity, to more focused areas, such as eating well after cancer treatment.

Your personal health coach will work with you to develop an action plan and provide information, insights and resources that will help keep you motivated. Together, you'll set SMART (Specific, Measurable, Attainable, Realistic, Timely) goals and schedule a series of sessions designed to help you achieve the results you want.

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. You can also review the Wellness Plan Summary Plan Description (SPD) booklet, including any applicable Summaries of Material Modifications (SMMs) of the SPD booklet, for more information.
Prudential HealthSolutions – Health Care Information Website

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

Prudential HealthSolutions is a website that 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. Prudential HealthSolutions is powered by WebMD.

Learn More About Your Health with the HealthQuotient Health Assessment

The HealthQuotient (HQ) is available on the Prudential HealthSolutions website. It’s an easy-to-use, online health assessment that provides personalized information about the steps you should consider to maintain or improve your health. For those of you who have completed the HQ in the past, we encourage you to update your information. 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 well-being. Doing all you can to understand your health is always a great investment.

To complete the HealthQuotient, log on to the Prudential HealthSolutions website (at www.webmdhealth.com/prudential). You can review your results with your doctor and discuss what you can do to lower your health risks. If you are under age 65, you can also sign up with a WebMD health coach to assist with your wellness efforts.

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 dependents. 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 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.
Telemedicine

This resource is available to Prudential retirees and their enrolled dependents who participate in a Prudential-sponsored medical program administered by Cigna.

If you or your enrolled dependents experience non-emergency medical issues (especially as an alternative to the high cost of an emergency room visit or an urgent care center), your doctor is unavailable on your schedule, you are traveling and need care, or it's not convenient for you to leave your home or work, you may benefit from telemedicine. You have access anywhere*, anytime, including nights, weekends and holidays, and may access a doctor via a video or phone consultation.

* Services and/or features are not available in all locations. Contact Cigna for additional information.

Common conditions treated via telemedicine include:

- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Constipation
- Diarrhea
- Ear infections
- Headache
- Infections
- Insect bites
- Pink eye
- Rashes
- Respiratory infections
- Sore throat
- Urinary tract infections

Note: This service is not a substitute for seeing your primary care physician to manage chronic conditions or preventive care.
How to Get More Information and Get Started

Before setting up a consultation with a telemedicine doctor, you’ll need to register, which includes completing a medical history. For more information contact MDLIVE at www.MDLIVEforCigna.com or call 1-888-726-3171.

Tobacco Cessation Program

This resource is available to all Prudential retirees under age 65 and their enrolled dependents age 18 or older.

Prudential wants to help you quit using tobacco. The WebMD Tobacco Cessation Program is offered at no cost. Call WebMD at 1-877-584-3101 to enroll.
# Health Management Program Contacts

<table>
<thead>
<tr>
<th>Program</th>
<th>Who’s Eligible</th>
<th>Website and/or Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-Hour Nurseline</td>
<td>Prudential retirees who participate in a Prudential retiree medical program administered by Cigna and their enrolled dependents</td>
<td>Call Cigna at 1-888-502-4462</td>
</tr>
</tbody>
</table>
| Best Doctors Program                         | All Prudential retirees under age 65 and their enrolled dependents and parents/parents-in-law. For parents and in-laws, the retiree must initiate the call | Visit [www.bestdoctors.com](http://www.bestdoctors.com)  
Call Best Doctors at 1-866-904-0910 |
| Care Counselor Program                       | Prudential retirees who are not Medicare-eligible and participate in one of the Prudential retiree medical programs administered by Cigna and their eligible enrolled dependents | Call Cigna at 1-888-502-4462 and select the Care Counselor prompt |
| Cigna Dental Oral Health Integration Program® | Prudential retirees who participate in one of the Prudential retiree dental programs and their enrolled dependents | Call Cigna at 1-888-502-4462  
Visit [www.cigna.com/prudential](http://www.cigna.com/prudential)  
Enroll online at [www.myCigna.com](http://www.myCigna.com) |
| Cigna Healthy Rewards                        | Prudential retirees who participate in one of the Prudential retiree medical or dental programs administered by Cigna | Call Cigna at 1-888-502-4462  
Visit [www.myCigna.com](http://www.myCigna.com)  
If enrolled in the Dental Discount Program only, visit [www.cignaplussavings.com](http://www.cignaplussavings.com) |
| Fitness Center Discounts                     | All Prudential retirees                                                         | Through Global Fit:  
- Call Global Fit at 1-800-294-1500  
- Visit [www.globalfit.com/prudential](http://www.globalfit.com/prudential)  
Through Cigna (if enrolled in medical or dental coverage administered by Cigna):  
- Call Cigna at 1-888-502-4462  
- Visit [www.myCigna.com](http://www.myCigna.com)  
- If enrolled in the Dental Discount Program only, visit [www.cignaplussavings.com](http://www.cignaplussavings.com) |
| Health Coaching Program                      | All Prudential retirees under age 65 and their enrolled dependents age 18 and older | Call the Health Coaching Program at 1-877-584-3101 |
| Prudential HealthSolutions/WebMD             | All Prudential retirees and their dependents, where applicable                  | Visit [www.webmdhealth.com/prudential](http://www.webmdhealth.com/prudential) |
| Telemedicine                                 | Prudential retirees who participate in one of the Prudential medical programs administered by Cigna and their enrolled dependents | Visit [www.MDLIVEforCigna.com](http://www.MDLIVEforCigna.com)  
Call MDLIVE at 1-888-726-3171 |
| Tobacco Cessation Program                    | All Prudential retirees under age 65 and their enrolled dependents age 18 and older | Call WebMD at 1-877-584-3101 to schedule a session with a coach |