

Prudential PlanSource Advantage (PSA) Program

For purposes of the Prudential PSA Program:

“Prudential” means Prudential Insurance Company of America.

“Eligible Employer Groups” means those employer groups to whom PlanSource provides certain services under a written agreement, and who may elect to purchase certain Eligible Product Lines under the PSA Program.

“Eligible Product Lines” means those Prudential products that PlanSource will offer to Eligible Employer Groups under the PSA Program.

Under the PSA Program, Eligible Employer Groups may earn monetary credits for offering Eligible Product Lines to its employees based on percentage of premium. Credits to each Eligible Employer Group are based on a percent of premium for each Eligible Product Line. PlanSource will apply any credits earned under the Prudential program to an Employer Group’s account in the first month that plans are effective, once the Eligible Employer Group’s information is uploaded into the PlanSource system and PlanSource and Prudential have verified all enrollment and premium information.

The Eligible Product Lines and respective percentage of premium amounts for the Prudential program are listed below in Table 1, with additional notes below:

- Credits apply in the first month that plans are effective
- Credits apply to new lines of business only
- Groups with 100+ employees are eligible
- Existing groups may be eligible at Prudential renewal

Table 1. Eligible Product Lines for Carrier

Eligible Product Line	Valid Geographic Markets	Valid Employer Sizes	Percent of Paid Premium Credit*
Employer-paid Accident	All	100 + Employees	1.5%
Employer-paid Critical Illness	All	100 + Employees	1.5%
Employer-paid Hospital Indemnity	All	100 + Employees	1.5%
Employer-paid Life/AD&D	All	100 + Employees	1.5%
Employer-paid LTD	All	100 + Employees	1.5%
Employer-paid STD	All	100 + Employees	1.5%
Voluntary Accident	All	100 + Employees	2%
Voluntary Critical Illness	All	100 + Employees	2%
Voluntary Hospital Indemnity	All	100 + Employees	2%
Voluntary Life/AD&D	All	100 + Employees	2%
Voluntary LTD	All	100 + Employees	2%
Voluntary STD	All	100 + Employees	2%

*The fee is a percentage of the gross adjusted premium (gross premium minus any premium refunds and plus any additional premium payments).