



▶ UNDERSTANDING DISABILITY INSURANCE

FAQS TO HELP YOU DECIDE: STD, LTD, OR BOTH?

Disability insurance helps to protect your income when you are unable to work due to illness or injury. Macy's, Inc. offers you Short Term Disability (STD) and Long Term Disability (LTD) Insurance coverage issued by **The Prudential Insurance Company of America (Prudential)**. You can enroll for both coverages and receive the maximum income protection available.

STD Insurance weekly benefits begin after seven days and continue for up to 26 weeks. If you are also enrolled in Macy's, Inc. Long Term Disability Insurance plan, monthly benefits would begin after a 180-day waiting period and continue for the length of the disability.

Consider the following scenarios*:

What kind of coverage should I have if I had a knee operation and will be out of work for nine weeks?

You would need STD Insurance.

What about if I hurt my back and was put on bed rest for two weeks?

You would need STD Insurance.

How could I protect my income if I just had a baby and need time to recover?

You would need STD Insurance.

What kind of coverage should I have if I was just diagnosed with cancer?

You could need both STD and LTD Insurance based on your treatment plan, recovery time, and your ability to work.

What coverage would be best for me if I broke my arm skiing and it could take six weeks or more to heal?

You could help protect your income with STD Insurance.

I was in a serious car accident and I can't work for at least five months. What kind of coverage should I have?

You would need STD and LTD Insurance, if you couldn't work for six months or more.

▶ BENEFITS TO HELP PROTECT WHAT MATTERS MOST TO YOU



*These scenarios are for illustrative purposes only; benefits may or may not be paid to you under similar circumstances. Please see the plan summary for complete coverage details. The Prudential Income Protection Plan, a Short Term and Long Term Disability Insurance coverage, is issued by The Prudential Insurance Company of America, a Prudential Financial Company, Newark, NJ. The Booklet-Certificate contains all details, including any policy exclusions, limitations, and restrictions, which may apply. Contract Series: 83500. ©2017 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo, the Rock symbol, and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.