Exhibit D

Implementation Timelines

Commonwealth of Pennsylvania
Implementation Project Schedule
Plan Effective Date: July 1, 2007
(Optional Life, AD& D, STD, LTD, LTC)

Version Date: Mon 02/12/07

ID		Task Name	% Complete	Duration	Start	Finish	Predecessors	Resource Names	Notes
0		**Commonwealth of Pennsylvania- Effective Date: July 1, 2007**	0%	88.63 days	Mon 03/12/07	Wed 07/11/07			
1		*Effective Date*	*0%*	*0 days*	*Sun 07/01/07*	*Sun 07/01/07*			
2		**PLANNING PHASE**	0%	8 days	Mon 03/12/07	Wed 03/21/07			
3		**Pre-Sale Activities**	0%	0 days	Mon 03/12/07	Mon 03/12/07			
4		*Receive notification of sale*	*0%*	*0 days*	*Mon 03/12/07*	*Mon 03/12/07*			
5		**Implementation Project Planning**	0%	4.63 days	Mon 03/12/07	Fri 03/16/07			
6		Assign control number	0%	2 hrs	Mon 03/12/07	Mon 03/12/07	4		
7		Schedule internal planning session	0%	1 hr	Mon 03/12/07	Mon 03/12/07	6		
8		Schedule kickoff meeting with Client	0%	1 hr	Mon 03/12/07	Mon 03/12/07	7		
9		Request the NCSF and other relevant documents from the Sales Rep.	0%	1 hr	Mon 03/12/07	Mon 03/12/07	8		NCSF - New Client Submission Form
10		Conduct internal planning session	0%	4 hrs	Wed 03/14/07	Wed 03/14/07	7SS+2 days		Gather plan and services details; assign roles & response.
11		Develop Implementation Guide (Includes documents/tools to be used throughout the Implementation Project)	0%	1 day	Wed 03/14/07	Thu 03/15/07	10		Includes all of the documents to be used throughout the Implementation Project
12		Make travel and other logistical arrangements	0%	3 hrs	Thu 03/15/07	Fri 03/16/07	11		
13		Finalize and communicate all logistics for kickoff meeting	0%	4 hrs	Fri 03/16/07	Fri 03/16/07	12		
14		*COMPLETE: Logistics complete to conduct 1st Implementation Meeting*	*0%*	*0 days*	*Fri 03/16/07*	*Fri 03/16/07*	*13*		
15		**ANALYSIS PHASE**	0%	3 days	Mon 03/19/07	Wed 03/21/07	13		
16		Facilitate Implementation Kickoff Meetings	0%	1 day	Mon 03/19/07	Mon 03/19/07	4SS+5 days		
17		Gather plan design & services details	0%	4 hrs	Mon 03/19/07	Mon 03/19/07	16SS		

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Prudential Financial

Commonwealth of Pennsylvania
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ID		Task Name	% Complete	Duration	Start	Finish	Predecessors	Resource Names	Notes
18		Document plan design details	0%	4 hrs	Wed 03/21/07	Wed 03/21/07	16SS+2 days		
19		Gather billing, claims branch structure, reporting requirements from Client	0%	2 hrs	Mon 03/19/07	Mon 03/19/07	16SS		
20		Document billing, claims structure and reporting requirements	0%	4 hrs	Wed 03/21/07	Wed 03/21/07	16SS+2 days		
21		Schedule Meeting: "Plan Details Finalization Meeting" - Final Confirmation of Plan Design & Services, Billing, Claim Branch Structure & Reporting	0%	1 hr	Wed 03/21/07	Wed 03/21/07	17,20		Schedule for date in Task #56
22		Customize Project Plan	0%	2 days	Tue 03/20/07	Wed 03/21/07	16SS+1 day		
23		*Analysis Phase Complete*	*0%*	*0 days*	*Wed 03/21/07*	*Wed 03/21/07*	22		
24		**PROJECT EXECUTION PHASE**	**0%**	**83.63 days**	**Mon 03/19/07**	**Wed 07/11/07**			
25		**Recurring Project Management Activities**	**0%**	**82.13 days**	**Mon 03/19/07**	**Tue 07/10/07**			
26		**Update & Distribute weekly updates**	**0%**	**81.25 days**	**Mon 03/19/07**	**Mon 07/09/07**			
44		**Facilitate Weekly Status Meetings**	**0%**	**81.13 days**	**Tue 03/20/07**	**Tue 07/10/07**			
61		**Administrative Requirements**	**0%**	**82.63 days**	**Mon 03/19/07**	**Wed 07/11/07**			
62		**Plan Design & Services and Billing Remittance Administration**	**0%**	**5.13 days**	**Wed 03/21/07**	**Wed 03/28/07**			
63		Submit to Client: Updated plan design grids review	0%	1 hr	Wed 03/21/07	Wed 03/21/07	18		
64		Client reviews: Updated plan design grids	0%	2 days	Wed 03/21/07	Fri 03/23/07	63		
65		*Client submits approval: Plan Design*	*0%*	*0 days*	*Fri 03/23/07*	*Fri 03/23/07*	64		
66		Submit to Client: billing, claims branch structure, reporting requirements for approval	0%	1 hr	Wed 03/21/07	Wed 03/21/07	20		
67		Client reviews: billing, claims branch structure, reporting requirements for approval	0%	2 days	Wed 03/21/07	Fri 03/23/07	66		
68		*Client submits approval billing, claims branch structure, reporting requirements*	*0%*	*0 days*	*Fri 03/23/07*	*Fri 03/23/07*	67		
69		Conduct "Plan Details Finalization Meeting" with Client	0%	3 hrs	Mon 03/26/07	Mon 03/26/07	68FF+1 day,65		Plan Details = plan provisions, claims/branch structure, reporting requirements
70		Revise documents based on updates, if applicable, from "finalization meeting"	0%	1 day	Fri 03/23/07	Mon 03/26/07	69FF		

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71		*Submit: final version of documents to the Client*	*0%*	*0 days*	*Mon 03/26/07*	*Mon 03/26/07*	*70SS+1 day*		
72		Client reviews: all plan details	0%	2 days	Mon 03/26/07	Wed 03/28/07	71		
73		*Client submits: approval of all plan details*	*0%*	*0 days*	*Wed 03/28/07*	*Wed 03/28/07*	*72*		
74		**Prudential Sign Off & Underwriter's Assumption of Risk (on all Plan Details)**	**0%**	**14.44 days**	**Wed 03/28/07**	**Wed 04/18/07**			
75		Finalize NCSF and other applicable plan design documentation	0%	1 day	Wed 03/28/07	Thu 03/29/07	73		
76		*Submit NCSF*	*0%*	*0 days*	*Thu 03/29/07*	*Thu 03/29/07*	*75*		
77		SPARC record established	0%	3 days	Thu 03/29/07	Tue 04/03/07	76		SPARC - Prudential's Plan provisions repository
78		Functional areas review SPARC record	0%	3 days	Tue 04/03/07	Fri 04/06/07	77		
79		Schedule: Internal Team Installation Meeting: Review and sign off on confirmed plan design, and billing/claims structure and overall plan details	0%	30 mins	Wed 04/04/07	Wed 04/04/07	77FF+1 day		
80		Conduct: Team Installation Meeting	0%	4 hrs	Mon 04/09/07	Tue 04/10/07	79SS+3 days		Scheduled by the SPARC contact
81		Underwriter Assumes Risk	0%	3 days	Tue 04/10/07	Fri 04/13/07	80		
82		SPARC record updated & released	0%	3 days	Fri 04/13/07	Wed 04/18/07	81		
83		*All Details Confirmed and SPARC upload Complete*	*0%*	*0 days*	*Wed 04/18/07*	*Wed 04/18/07*	*82*		
84		**Contracts**	**0%**	**75 days**	**Thu 03/29/07**	**Wed 07/11/07**			
85		Complete PDF Document	0%	40 days	Thu 03/29/07	Thu 05/24/07	76		
86		*Distribute PDF documents*	*0%*	*0 days*	*Thu 05/24/07*	*Thu 05/24/07*	*85*		
87		Client reviews PDF documents	0%	15 days	Thu 05/24/07	Thu 06/14/07	86		
88		*Client Submits feedback*	*0%*	*0 days*	*Thu 06/14/07*	*Thu 06/14/07*	*87*		

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ID		Task Name	% Complete	Duration	Start	Finish	Predecessors	Resource Names	Notes
89		Make Revisions	0%	17 days	Thu 06/14/07	Fri 07/06/07	88		
90		*Release revised PDF documents*	*0%*	*0 days*	*Fri 07/06/07*	*Fri 07/06/07*	*89*		
91		Client reviews revised PDF documents	0%	3 days	Fri 07/06/07	Wed 07/11/07	90		
92		*Application signed and returned*	*0%*	*0 days*	*Wed 07/11/07*	*Wed 07/11/07*	*91*		
93		**Medical Underwriting Process**	**0%**	**25.06 days**	**Thu 03/22/07**	**Thu 04/26/07**			
94		Schedule meeting with functional expert	0%	1 day	Thu 03/22/07	Thu 03/22/07	16SS+3 days		
95		Conduct meeting to establish Medical U/W workflow	0%	3 hrs	Mon 03/26/07	Mon 03/26/07	94SS+2 days		
96		Document workflow	0%	4 hrs	Wed 03/28/07	Wed 03/28/07	95SS+2 days		
97		*Distribute workflow*	*0%*	*0 days*	*Wed 03/28/07*	*Wed 03/28/07*	*96*		
98		Establish Plan Detail Records in system	0%	6 days	Wed 04/18/07	Thu 04/26/07	83		
99		*Medical U/W system set up complete*	*0%*	*0 days*	*Thu 04/26/07*	*Thu 04/26/07*	*98*		
100		**Life Claim Administration**	**0%**	**18.06 days**	**Mon 04/02/07**	**Thu 04/26/07**			
101		Schedule meeting with functional expert	0%	1 day	Mon 04/02/07	Mon 04/02/07	16SS+10 days		
102		Conduct meeting to establish Claims workflow and branch structure (if applicable)	0%	3 hrs	Wed 04/04/07	Wed 04/04/07	101SS+2 days		
103		Document workflow	0%	4 hrs	Fri 04/06/07	Fri 04/06/07	102SS+2 days		
104		*Distribute workflow*	*0%*	*0 days*	*Fri 04/06/07*	*Fri 04/06/07*	*103*		
105		Establish Plan Detail Records in claim system	0%	6 days	Wed 04/18/07	Thu 04/26/07	83		
106		*Claim system set up complete*	*0%*	*0 days*	*Thu 04/26/07*	*Thu 04/26/07*	*105*		
107		**Disability Claim Administration**	**0%**	**23.06 days**	**Mon 03/26/07**	**Thu 04/26/07**			
108		Schedule meeting with functional expert	0%	1 day	Mon 03/26/07	Mon 03/26/07	16SS+5 days		
109		Conduct meeting to establish Claims workflow and branch structure (if applicable)	0%	3 hrs	Wed 03/28/07	Wed 03/28/07	108SS+2 days		

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ID		Task Name	% Complete	Duration	Start	Finish	Predecessors	Resource Names	Notes
110		Document workflow	0%	4 hrs	Fri 03/30/07	Fri 03/30/07	109SS+2 days		
111		*Distribute workflow*	*0%*	*0 days*	*Fri 03/30/07*	*Fri 03/30/07*	*110*		
112		Establish Plan Detail Records in claim system	0%	6 days	Wed 04/18/07	Thu 04/26/07	82		
113		*Claim system set up complete*	*0%*	*0 days*	*Thu 04/26/07*	*Thu 04/26/07*	*112*		
114		**Employee Communications and Client Reporting**	0%	54 days	Mon 03/19/07	Fri 06/01/07			
115		**Employee Communications**	0%	54 days	Tue 03/20/07	Fri 06/01/07			
116		Determine client's preferred communication strategy (all products)	0%	2 hrs	Tue 03/20/07	Tue 03/20/07	16		
117		Prudential drafts enrollment communication	0%	15 days	Wed 03/28/07	Wed 04/18/07	73		
118		*Prudential provides draft for client review*	*0%*	*0 days*	*Wed 04/18/07*	*Wed 04/18/07*	*117*		
119		Client reviews	0%	10 days	Wed 04/18/07	Wed 05/02/07	118		
120		*Client provides feedback*	*0%*	*0 days*	*Wed 05/02/07*	*Wed 05/02/07*	*119*		
121		Prudential finalizes communication	0%	5 days	Mon 05/07/07	Fri 05/11/07	120		
122		Materials are printed and bound	0%	5 days	Mon 05/14/07	Fri 05/18/07	121		
123		Client/Prudential distribute enrollment communications materials	0%	10 days	Mon 05/21/07	Fri 06/01/07			
124		**Disability Intake Communication**	0%	33 days	Mon 03/19/07	Thu 05/03/07			
125		*Provide samples of intake communications to client*	*0%*	*0 days*	*Mon 03/19/07*	*Mon 03/19/07*	*16*		
126		Client reviews sample intake communication and advises customization needs	0%	2 days	Tue 03/20/07	Wed 03/21/07	125		
127		*Client provides feedback*	*0%*	*0 days*	*Wed 03/21/07*	*Wed 03/21/07*	*126*		
128		Prudential prepares draft of intake brochure for client approval	0%	5 days	Thu 03/22/07	Wed 03/28/07	127		
129		*Prudential provides draft of intake brochure to client for approval*	*0%*	*0 days*	*Wed 03/28/07*	*Wed 03/28/07*	*128*		
130		Client approves draft of intake brochure and advises quantity to print	0%	2 days	Thu 03/29/07	Fri 03/30/07	129		

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ID		Task Name	% Complete	Duration	Start	Finish	Predecessors	Resource Names	Notes
131		Prudential has intake brochures printed and sent to Client	0%	21 days	Mon 04/02/07	Mon 04/30/07	130		
132		Client distributes communication	0%	3 days	Tue 05/01/07	Thu 05/03/07	131		Distribution could change based on
133		**Life Communications**	0%	18 days	Tue 03/20/07	Thu 04/12/07			
134		Client drafts communication	0%	5 days	Tue 03/20/07	Mon 03/26/07	116SS		
135		*Client provides to Prudential for review*	*0%*	*0 days*	*Mon 03/26/07*	*Mon 03/26/07*	*134*		
136		Prudential reviews	0%	5 days	Tue 03/27/07	Mon 04/02/07	135		
137		*Prudential provides feedback*	*0%*	*0 days*	*Mon 04/02/07*	*Mon 04/02/07*	*136*		
138		Client finalizes communication	0%	5 days	Tue 04/03/07	Mon 04/09/07	137		If material changes made, additional Compliance reviews required
139		Client distributes communication	0%	3 days	Tue 04/10/07	Thu 04/12/07	138		Distribution could change based on
140		**Client Reporting**	0%	10.25 days	Wed 03/21/07	Wed 04/04/07			
141		Schedule meeting with client to assess reporting needs	0%	8 hrs	Wed 03/21/07	Wed 03/21/07	16FF+2 days		
142		**Client Reporting conference call objectives**	0%	0.08 days	Wed 03/28/07	Wed 03/28/07			
143		Conduct Call: Determine client's on going reporting needs	0%	20 mins	Wed 03/28/07	Wed 03/28/07	141SS+5 days		
144		Determine Year End reporting requirements	0%	20 mins	Wed 03/28/07	Wed 03/28/07	143		
145		Gather access information (staff members authorized to access reports) required by Prudential to grant Web Access	0%	20 mins	Wed 03/28/07	Wed 03/28/07	143		
146		Document reporting requirements	0%	2 hrs	Thu 03/29/07	Thu 03/29/07	143SS+1 day		
147		*Submit reporting requirements to client for approval*	*0%*	*0 days*	*Thu 03/29/07*	*Thu 03/29/07*	*146*		
148		Client reviews reporting requirements	0%	3 days	Thu 03/29/07	Tue 04/03/07	147		
149		*Client approves reporting requirements*	*0%*	*0 days*	*Tue 04/03/07*	*Tue 04/03/07*	*148*		
150		Submit Web Access Request	0%	1 hr	Thu 03/29/07	Thu 03/29/07	145SS+1 day		

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ID		Task Name	% Complete	Duration	Start	Finish	Predecessors	Resource Names	Notes
151		Web Access authorized	0%	3 days	Thu 03/29/07	Tue 04/03/07	150		
152		Communicate Web Access details to the client to include overview on how to access reports	0%	1 hr	Tue 04/03/07	Tue 04/03/07	151		
153		*Provide Year End Reporting details to the Case Accounting Unit*	*0%*	*0 days*	*Wed 04/04/07*	*Wed 04/04/07*	*149SS+1 day*		
154		**Eligibility/ File Layout/Integrated Data Transmission Test**	0%	13.13 days	Mon 03/19/07	Fri 04/06/07			**Necessary only if eligibility data will be provided**
155		*Provide Client with copy of Prudential's standard eligibility file*	*0%*	*0 days*	*Mon 03/19/07*	*Mon 03/19/07*	*16*		
156		Schedule meeting with client and IT personnel to review requirements	0%	1 hr	Wed 03/21/07	Wed 03/21/07	16SS+2 days		
157		Meet with Client to discuss eligibility submission format, content, and timing	0%	3 hrs	Wed 03/28/07	Wed 03/28/07	71,97		
158		Document Eligibility Workflow	0%	3 hrs	Fri 03/30/07	Fri 03/30/07	157SS+2 days		
159		Client reviews Eligibility Workflow	0%	2 days	Fri 03/30/07	Tue 04/03/07	158		
160		*Client approves Eligibility Workflow*	*0%*	*0 days*	*Tue 04/03/07*	*Tue 04/03/07*	*159*		
161		*Receive Test File*	*0%*	*0 days*	*Tue 04/03/07*	*Tue 04/03/07*	*160*		
162		Provide Test Results	0%	2 hrs	Tue 04/03/07	Wed 04/04/07	161		
163		Client & Prudential sign off on file transfer procedures	0%	2 hrs	Thu 04/05/07	Fri 04/06/07	162SS+2 days		
164		**LTC File Layout and Data Transmission Test**	0%	23 days	Mon 03/26/07	Wed 04/25/07			
165		*Provide Client with copy of Prudential's standard eligibility file*	*0%*	*0 days*	*Mon 03/26/07*	*Mon 03/26/07*			
166		Schedule meeting with client and IT personnel to review requirements	0%	1 hr	Tue 04/03/07	Tue 04/03/07	148		
167		Client reviews LTC file requirements	0%	2 days	Tue 04/03/07	Thu 04/05/07	149		
168		Meet with Client to discuss eligibility submission format, content, and timing	0%	2 hrs	Thu 03/29/07	Thu 03/29/07	150		
169		*Client Receives LTC Test File*	*0%*	*0 days*	*Tue 04/10/07*	*Tue 04/10/07*			
170		Client loads test file and sends Test Reconciliation file	0%	7 days	Tue 04/10/07	Wed 04/18/07	152		

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ID		Task Name	% Complete	Duration	Start	Finish	Predecessors	Resource Names	Notes
171		Prudential loads Reconciliation file and provides feedback	0%	5 days	Thu 04/19/07	Wed 04/25/07	153		
172		*Complete: LTC Data Transmission Test*	*0%*	*0 days*	*Wed 04/18/07*	*Wed 04/18/07*	*153*		
173		**Administrative Manual**	0%	**44.06 days**	Wed 03/21/07	**Tue 05/22/07**			
174		Draft personalized Administrative Manual	0%	10 days	Mon 04/16/07	Fri 04/27/07	16SS+20 days		
175		Submit to Client for review	0%	5 days	Mon 04/30/07	Fri 05/04/07	174		
176		Client provides feedback on draft Administrative Manual	0%	2 hrs	Mon 05/07/07	Mon 05/07/07	175		
177		Update Administrative Manual based on Client feedback	0%	2 days	Mon 05/07/07	Wed 05/09/07	176		
178		Schedule meeting with Client	0%	1 hr	Wed 05/09/07	Wed 05/09/07	177		
179		Deliver training to Client staff (if applicable)	0%	4 hrs	Fri 05/11/07	Fri 05/11/07	178SS+2 days		
180		*Distribute Administration Manual*	*0%*	*0 hrs*	*Fri 05/11/07*	*Fri 05/11/07*	*179*		
181		**Training**	0%	**7 days**	**Fri 05/11/07**	**Tue 05/22/07**			
182		Prudential staff training (develop/schedule/deliver)	0%	7 days	Fri 05/11/07	Tue 05/22/07	82SS+20 days		
183		**Production Ready**	**0%**	**3 days**	**Wed 03/21/07**	**Fri 03/23/07**			
184		Tasks to be included once we meet with the client	0%	3 days	Wed 03/21/07	Fri 03/23/07	16SS+2 days		
185		**POST-IMPLEMENTATION PHASE**	**0%**	**1.67 days**	**Mon 07/02/07**	**Tue 07/03/07**			
186		Schedule a post mortem	0%	1 day	Mon 07/02/07	Mon 07/02/07			
187		Conduct a post mortem	0%	0.17 days	Tue 07/03/07	Tue 07/03/07	186		
188		Publish project results	0%	0.5 days	Tue 07/03/07	Tue 07/03/07	187		

Plan will be customized after first implementation meeting with client

Prudential Financial

IMPLEMENTATION TIMELINE

Client Name: The Commonwealth of Pennsylvania
Control Number: TBD
Effective Date: TBD

Task	Responsible Party	Target Date
Implementation Planning Meeting: • Introductions • Confirm the Commonwealth of Pennsylvania's Long Term Care first year objectives • Establish working group responsibilities, weekly implementation progress report meetings/conference calls, and post enrollment status meetings/conference calls • Agree on final plan design • Review enrollment strategies and employee communication campaign • Confirm Eligibility Class(es) • Establish target dates for Employee Education Sessions	Prudential/The Commonwealth of Pennsylvania	Week 1
Determine date and frequency The Commonwealth of Pennsylvania sends first eligibility file to Prudential.	The Commonwealth of Pennsylvania	Week 1
Submit request for service form for customized LTC on-line enrollment website	Prudential	Week 1
Complete and circulate LTC brief	Prudential	Week 1-2
Team Install meeting with Prudential Implementation Team	Prudential	Week 1-2
Identify State Variations	Prudential	Week 2
Meeting to discuss & review billing & remittance process	Prudential/The Commonwealth of Pennsylvania	Week 2
Weekly check point meeting/conference call	Prudential/The Commonwealth of Pennsylvania	Week 2
Confirm dates, times, locations and contacts for employee meetings	Prudential/The Commonwealth of Pennsylvania	Week 2
Complete Customized Website Specs	Prudential	Week 2
Weekly check point meeting/conference call	Prudential/The Commonwealth of Pennsylvania	Week 3
Inform CSR team of Marketing Timeline and Pieces to be used	Prudential	Week 3
Prudential with begin work to develop customized enrollment kits.	Prudential	Week 3
The Commonwealth of Pennsylvania to sign off on participant communication pieces	The Commonwealth of Pennsylvania	Week 3
Customize Contact Brochure and Endorsement Letter	Prudential/The Commonwealth of Pennsylvania	Week 3-5
Monthly implementation check-point meeting	Prudential/The Commonwealth of Pennsylvania	Week 4
Training of customer service team	Prudential	Week 4
Send "coming soon" email and URL for LTC Learning Center for Intranet	Prudential	Week 4
Validate System Set	Prudential	Week 5-6
Weekly check point meeting/conference call	Prudential/The Commonwealth of Pennsylvania	Week 5
Coming Soon postcard communication campaign begins	Prudential	Week 5

Task	Responsible Party	Target Date
Weekly check point meeting/conference call	Prudential/The Commonwealth of Pennsylvania	Week 6
LTC materials printed (announcement letter and contact brochure)	Prudential	Week 6-7
Weekly check point meeting/conference call	Prudential/The Commonwealth of Pennsylvania	Week 7
E-mail reminder to be sent to eligible employees-Article posted on The Commonwealth of Pennsylvania website	Prudential/ The Commonwealth of Pennsylvania	Week 7
Launch website for enrollment	Prudential	Week 7
OPEN ENROLLMENT PERIOD BEGINS for employees	Prudential/The Commonwealth of Pennsylvania	Week 8
Monthly implementation check-point meeting	Prudential/The Commonwealth of Pennsylvania	Week 8
Representation at Employee Education Sessions	Prudential/The Commonwealth of Pennsylvania	Week 8-10
Second postcard distributed to employees, enrollment underway	Prudential	Week 9
Weekly check point meeting/conference call	Prudential/The Commonwealth of Pennsylvania	Week 9
Distribute Administration Manual to The Commonwealth of Pennsylvania	Prudential	Week 10
Weekly check point meeting/conference call	Prudential/The Commonwealth of Pennsylvania	Week 10
Deliver Long Term Care Contract to The Commonwealth of Pennsylvania	Prudential	Week 11
Weekly check point meeting/conference call	Prudential/The Commonwealth of Pennsylvania	Week 11
Monthly implementation check-point meeting	Prudential/The Commonwealth of Pennsylvania	Week 12
OPEN ENROLLMENT PERIOD ENDS	Prudential/The Commonwealth of Pennsylvania	Week 10-12
Underwriting to forward rate tables for future inflation offers	Prudential	Week 16
Effective Date of Contract	Prudential	Week 16
Receive signed contract from The Commonwealth of Pennsylvania	The Commonwealth of Pennsylvania/Prudential	Week 16
Monthly implementation check-point meeting	Prudential/The Commonwealth of Pennsylvania	Week 16
Distribute post enrollment satisfaction survey	Prudential	Week 16
Post-enrollment status meeting	Prudential/The Commonwealth of Pennsylvania	Week 18
Plan quarterly conference call/meetings for year	Prudential/The Commonwealth of Pennsylvania	Week 18

Payroll Deduction Process Checklist

CLIENT Name: The Commonwealth of Pennsylvania
Control Number:
Effective Date:

		Who	Target Date	Comments
Conference call to discuss billing and reconciliation process		Prudential/ The Commonwealth of Pennsylvania	Week 2	
1	Explain Payroll Billing and Reconciliation Process	Prudential		
2	Review Billing items 1 through 7 on brief. • Verify pay frequencies • Distinguish Semi-monthly (24) &Bi-weekly (26) • Verify Combined Bill/Payment/Recon File	Prudential		
3	Billing - Confirm bill sent as Electronic File or Bill Report	The Commonwealth of Pennsylvania		
4	Billing - Confirm date The Commonwealth of Pennsylvania needs to receive bill	The Commonwealth of Pennsylvania		
5	Billing - Determine date Prudential releases the bill	Prudential Billing		
6	Billing - Determine date Prudential creates the bill	Prudential Billing		
7	Recon - Confirm Reconciliation file sent as Flat File or Excel Report	The Commonwealth of Pennsylvania		
8	Recon - Confirm The Commonwealth of Pennsylvania sends Recon File after each payroll deduction or cumulative on a monthly basis	The Commonwealth of Pennsylvania		
9	Recon - Confirm date The Commonwealth of Pennsylvania sends reconciliation file to Prudential	The Commonwealth of Pennsylvania		
10	Recon - Determine date Prudential receives reconciliation file	Prudential Billing		
11	Recon – Explain requirement to identify on recon file terminated employees and employees on leave of absence without pay	Prudential Systems/ Billing		
12	Recon - Explain Deduction Date in Recon file. Date must be date for deduction period (eg, May recon file must have a May date as Deduction Date).	Prudential Systems/ Billing		
13	Payment - Confirm The Commonwealth of Pennsylvania will pay by Wire, ACH or Check	The Commonwealth of Pennsylvania		
14	Payment - Confirm The Commonwealth of Pennsylvania sends premium payment after each payroll deduction or cumulative on a monthly basis	The Commonwealth of Pennsylvania		
15	Payment - Confirm date The Commonwealth of Pennsylvania sends premium payment to Prudential	The Commonwealth of Pennsylvania		
16	Payment - Determine date Prudential receives premium payment	Prudential Billing		
17	Confirm Data Transmission method for Bill file and Recon file	The Commonwealth of Pennsylvania / Prudential		

18	Document results of The Commonwealth of Pennsylvania call	Prudential Acct Manager		
19	Send to The Commonwealth of Pennsylvania – completed Payroll Deduction Process Checklist and Payroll Tracking form with scheduled due dates	Prudential – Acct Manager		

Payroll Deduction Process Checklist – Cont'd

		Who	Target Date	Comments
CASE SET-UP AND TESTING				
20	Inform Prudential Data Transmission group of new The Commonwealth of Pennsylvania, data transmission method and due dates	Prudential Bus Delivery		
21	Determine date to set-up The Commonwealth of Pennsylvania in Test environment	Prudential Bus Delivery		
22	Determine date Prudential sends Test Bill to The Commonwealth of Pennsylvania	Prudential Systems		
23	Determine date The Commonwealth of Pennsylvania verifies Test Bill is acceptable	The Commonwealth of Pennsylvania		
24	Determine date The Commonwealth of Pennsylvania sends Test Reconciliation File to Prudential	The Commonwealth of Pennsylvania		
25	Determine date Prudential verifies Test Reconciliation File is acceptable	Prudential Systems / Bus Delivery		
26	Determine date The Commonwealth of Pennsylvania and Prudential verify Data Transmission Method is acceptable	The Commonwealth of Pennsylvania / Prudential Systems		
27	Determine date for sign-off that all testing completed successfully	The Commonwealth of Pennsylvania / Prudential		
CASE INSTALLATION IN PRODUCTION				
28	Determine date to set-up The Commonwealth of Pennsylvania in Production	Prudential Bus Delivery		
29	Determine date Prudential is ready to enroll new applicants and process applications	Prudential Billing		
30	First Live Bill sent to The Commonwealth of Pennsylvania	Prudential Billing		
31	First Live Reconciliation File received by Prudential	The Commonwealth of Pennsylvania		
32	First Wire, ACH or Check received by Prudential	The Commonwealth of Pennsylvania		

Please note if customized programming is required for the payroll interface, the implementation timeline may need additional weeks to accommodate and test this process.

Exhibit E

Marketing Strategy Plan

Prudential Financial

COMMONWEALTH OF PENNSYLVANIA
ENROLLMENT COMMUNICATIONS PLAN
FEBRUARY 13, 2007

OVERVIEW

The Commonwealth of PA will, for the first time, be offering voluntary benefits to their employees during a July enrollment period (specifically Optional Term Life, Dependent Term Life, Optional AD&D, LTD, and LTC) in addition to the Basic Term Life plan they already have in place. Prudential's Group Insurance will support this enrollment initiative by designing and executing a communications plan that integrates all plan detail offerings into a stream of communications designed to ensure the highest possible rate of participation across all product lines.

OBJECTIVE

Gain a participation level of at least 20% or more for Life/OAD&D, 25% or more for Disability and 4% or more for LTC plan offerings.

TARGET AUDIENCES

Employees of the Commonwealth of PA:

- Approximately 79,000 employees
- Approximately 3,500 new and/or newly eligible employees per year

STRATEGIES:

- Develop an enrollment communication campaign customized to the needs and capabilities of the Commonwealth of PA.
  - Utilize the employee information already maintained by Prudential on behalf of the Commonwealth to minimize the involvement by the Commonwealth in enrollment, implementation and administrative activities
  - Work with the Commonwealth to ensure all employees receive timely and informative communications via print or electronic means.
- Develop a look and feel for the campaign that will be carried through all print communications
  - One concept to consider is Prudential's Peak Protection theme that has a variety of elements, which can be utilized together or in part depending upon the product and/or communication format. These elements include:
    - Blue, gray, yellow and an accent color based on Commonwealth of PA's logo to be used throughout. The main colors tie in nicely with the peak protection theme conveying a sense of comfort.

    - A stylized rock logo that communicates the image of a trusted and stable company who will be there in an employee's time of need, but one that is also modernized and technologically oriented to be able to provide employee's with flexibility in the way they interact with the company
    - Imagery that portray different types of people actively participating in sports-related activities and wearing protective gear. This type of imagery communicates the ability to live a fulfilling life with the peace of mind that comes from knowing one's family and loved ones are fully protected.
- Ensure employees receive an optimal number of communications over the course of the pre-enrollment period to build awareness of the Commonwealth's enhanced benefits program, the employee need for insurance, and enrollment period dates.
    - Include communications that announce this valuable new opportunity, promote all product lines and/or highlight a single product or product grouping
    - Balance educational communications with informational (plan detail) communications
- Ensure the enrollment experience is easy for employees by providing materials which clearly explain the need for insurance as well as the choices available
    - Online enrollment site customized to the Commonwealth of PA's plans – available 24 X 7
    - Paper enrollment kits customized to the Commonwealth of PA's plans
- Provide new hires with materials outlining all voluntary products by leveraging the Basic Life communications mailing already in place with Prudential.

TIMING

Pre-Enrollment Communications: May – June 2007
Enrollment Communications: July 2007
Ongoing Communications

TACTICS

The following represents enrollment campaign suggestions. Recognizing that the Commonwealth needs to communicate with all employees, some of whom have regular daily access to computers, this campaign provides for both print and electronic communications.

This plan and timing can be either scaled-back or further tailored to meet the needs of The Commonwealth of Pennsylvania. This schedule is tentative and it will be customized further once we receive notification that we are the provider selected by the Commonwealth and have had the opportunity to discuss the specific communications needs.

- **Pre-Enrollment** (2-3 weeks prior to enrollment period)
  - **Announcement Letter** for all products that provides a general high-level overview of all the new benefit options from which employees will now be able to choose as part of this year's benefits enrollment and the value associated with having them available through the workplace.
  - **Announcement Email** for all products that provides a general high-level overview of all the new benefit options from which employees will now be able to choose as part of this year's benefits enrollment and the value associated with having them available through the workplace.
  - **Posters** for individual products designed to create awareness of enrollment opportunity, provide enrollment period dates and announce onsite enrollment meetings. These can be put up together in key areas of each building or they can be strategically placed in separate locations.
  - **Lead/Generation Educational Marketing Brochure** for LTC. This brochure is accompanied by a cover letter signed by a senior executive from Commonwealth. The purpose is to provide information about the LTC insurance program and to help employees make an informed decision regarding the purchase of long-term care insurance.
  - **Newsletter /Educational Articles** (maximum of 3 articles-1 per product line). A series of educational and informational articles for each product that the Commonwealth can include in their own publications (print or electronic). These will highlight the importance of insurance and the benefits of purchasing these coverages at work. The number of articles and format will depend on the need of the Commonwealth. These can be produced as a PDF for a website or an attachment to an email or can be provided in a text format for inclusion in existing Commonwealth materials. Articles can be distributed separately to increase message frequency or grouped together to offer greater content with less frequency.
  - **Postcard** for all products. A postcard designed to remind employees of the upcoming enrollment period.
  - **Table Top Tents** for all products designed to create awareness and remind employees of the upcoming enrollment period.
  - **Promotional e-mail #1** for all products. An "It's Coming" message. Announcement of enrollment period dates.
  - **Enrollment Kit** - Life and Disability enrollment kits provide a description of plan features, enrollment forms and rate information. These kits will be sent to the employee's homes. LTC enrollment kits will be available to all employees, and their qualified family members, who request information regarding LTC coverage.

- **Enrollment** (during enrollment period)
  - **Promotional e-mail #2** for all products. An "It's Here" message. Announcement of enrollment period dates.
  - **Postcard** for all products. A postcard notifying employees of the enrollment period and dates.
  - **Promotional e-mail #3** for all products. A "Reminder" message. Announcement of enrollment period dates.

- **Enrollment Meetings** - Enrollment meetings are offered to provide a full overview of plan benefits for locations with 50 or more lives. In order to ensure employees receive all of the information necessary to make an informed purchase decision and given the complexity of the LTC product, we recommend holding the Life & Disability meetings separately from the LTC enrollment meetings.
- **Website splash page** with links to product information and links to online enrollment
- **Promotional e-mail #4** for all products. A "Last Chance" message.

- **New Hire Enrollment**
  Prudential will utilize the Basic Life new hire communications as the vehicle for generating awareness of the voluntary benefits.
  - New Hire' s Enrollment Kits. Life and Disability enrollment kits provide a description of plan features, enrollment forms and rate information. An initial supply will be provided. Information about how to request LTC enrollment information will be included, as well as direction to access the customized LTC website for the Commonwealth.

- **Ongoing Communications**
  - Annual Enrollments - Prudential will work with the Commonwealth to determine what information and/or materials will be provided for all future Annual Enrollment Communications.
  - 3 general articles per year at a minimum.

This is a proposed communications plan, actual materials and timing will be determined during contract negotiations and based on the timing of award of business.