

Long-Term Care Insurance

Affiliation Program



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PROGRAM OVERVIEW

The Prudential Affiliation Program (AP) offers premium discounts to clients who have an affiliation with a sponsoring association or organization.

The association or organization may consist of any size group established for a purpose other than the purchase of insurance. Examples include employees, members of an association or organization, or clients of an organization. This includes but is not limited to: Professional organizations; Bank Customers; Labor Unions; Credit Unions; Trade Associations; Condominium Associations; Chamber of Commerce Members; Environmental Groups; Houses of Worship; Homeowners Associations; Book Clubs; Rotary Club Members.

Why target affiliations?

- Reach a large number of potential clients at once
- Great source of internal referrals
- Provides a continuous source of leads; new members are always joining and any new member can become a client

How to increase group participation.

To ensure success, set a realistic goal, create a marketing strategy and set a timetable for success. Executing a well-thought-out marketing plan with an identifiable group will increase member participation. Communicate to members multiple times through:

- Face-to-Face meetings
- E-mail Blasts
- Physical mailings
- Seminars

Discounts

- 5% discount member/customer
- 5% discount Spouse/Partner of member/customer
- 5% discount eligible family members: parents, in-laws, aunts, uncles, siblings, grandparents, grandparents-in-law, and children ages 18 and older
- Additional discounts for applicants who are married/domestic partners:¹
 - > 15% with the purchase of one policy
 - > 30% with the purchase of two policies

No Minimum Participation Requirements for Affiliation Cases of any size

If there is little or no active participation in an approved Affiliation Case, Prudential may discontinue offering the Affiliation discount to members of the group on a going-forward basis.

Billing Options

Direct Billing Only:

- EFT (.085)
- Quarterly (.265)
- Semi-Annual (.515)
- Annual Mode (1)

Affiliation/Association Approval Process

Complete the Affiliation Information Fact Sheet.

Obtain a letter of acknowledgment from the Affiliation Sponsor. Letter must be on the organization's official letterhead stationery and signed by an officer of the group.

Once these materials are received, LTC Marketing will communicate a decision via email on the group within 3 to 5 days.

For these forms, contact:

Prudential Long-Term Care ESP Team: 888-868-9027
E-Mail: LTCESP@prudential.com

Program Parameters

Features and Benefits of LTC3

The applicant may select from the following options:*

- Facility Daily Benefit:
 - > \$50 – \$500 (\$10 increments)
- Benefit Period:
 - > 2 years
 - > 3 years
 - > 4 years
 - > 5 years
 - > 6 years
 - > 10 years
 - > Unlimited
- Home Care Daily Benefit
 - > 50%
 - > 75%
 - > 100%
 - > 150%
- Home Care Payment Options:
 - > Daily
 - > Monthly
 - > Flex Cash
 - > Cash
- Elimination Period**
 - > 30 days
 - > 60 days
 - > 90 days
 - > 120 days
 - > 180 days
 - > 365 days
- Inflation Protection Options:
 - > None
 - > 3% Compound No Max
 - > 5% Simple
 - > 5% Guaranteed Purchase Option
 - > 5% Compound No Max
 - > 5% Compound 2x Max

Optional Riders:*

- Joint Waiver
- Survivor Waiver
- Return of Premium Upon Death Benefit
- Shared Care Benefit
- Shortened Benefit Period
- Payment Options
 - > Paid-up to age 65 (below age 55)
 - > 10-Pay (ages 40+)
 - > Premium Reduction at age 65

Every policy includes the following:

- Waiver of Premium
- Respite Care
- Bed Reservation
- Hospice Care
- Calendar Day Elimination Period
- Restoration of Benefits
- Cash Alternative
- Home Support Services
- Private Care Consultant
- International Coverage
- Alternate Plan of Care
- Benefit and Information Resource Services
- Contingent Non-Forfeiture Benefit

* Offers may vary by state.

** Can include 0 day Waiver of Elimination Period for Home Care, if elected.



LTC^{3SM} Long-Term Care Insurance policy is issued by **The Prudential Insurance Company of America**, 751 Broad Street, Newark, NJ 07102 (800-732-0416). This coverage contains benefits, exclusions, limitations, eligibility requirements and specific terms and provisions under which the insurance coverage may be continued in force or discontinued. The Prudential Insurance Company of America is authorized to conduct business in all U.S. states and the District of Columbia. All insurance policies/options may not be available in your state. Coverage is issued under policy number GRP 113096 (In North Carolina, coverage is issued under policy number GRP 113640 and in Virginia coverage is issued under policy number GRP 113327); however, policy numbers may vary by state. The Prudential Insurance Company of America is a Prudential Financial company.

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