

Planning for the future

with long-term
care insurance



You may be eligible for long-term care insurance through your company's **Employer Sponsored Program**

At a time when health care costs continue to skyrocket, the Government has made it clear: The responsibility for paying for long-term care falls on the individual.

That's why your employer has chosen to make LTC3 long-term care insurance available to you through an Employer Sponsored Program. This type of coverage could be important to your future security, since it helps pay for a class of services that are not covered by most health insurance policies: *ongoing care associated with a chronic illness or disability.*

Your Employer Sponsored Program makes group discounts available to you and your extended family

This program offers coverage¹ to actively-at-work Employees, their Spouses/Partners, and other family members ages 18-79 (including Parents; Parents-in-law; Grandparents; Grandparents-in-law; Siblings; Aunts; Uncles; and Children) with the following discounts:

5% Group Discount

for Employees, Spouses/Partners, and Other Family Members

Additional Discounts

may be available for applicants who are married/domestic partners as follows:²

- 15% with the purchase of one policy
- 30% with the purchase of two policies

1. Subject to applicant approval based on underwriting guidelines where simplified underwriting may be available to actively-at-work employees and Spouses/Partners ages 18-65.
2. Availability may vary by state.



To learn why you should consider this coverage, keep reading inside...



can play an key role in helping you to achieve goals like these...

✓ ***Protecting Income***

LTC3SM may reduce the chance you might deplete assets that are needed for retirement income.

✓ ***Protecting Choices***

LTC3 can help keep you in control of your care choices—with benefits that give you the option to receive cash payments or reimbursement of expenses for covered services.

✓ ***Staying at Home***

LTC3 offers benefits that can help make it possible to stay at home in situations where you might otherwise need to move to a care facility.

✓ ***Assisting Family Caregivers***

Having an LTC3 policy can:

- Decrease the chance you'll need to ask other family members for financial support
- Provide reimbursement for loved ones who take time off work to help provide informal care
- Help pay for assistive devices, caregiver training and other services that can help make life easier for family members who assist in providing care

Here are 8 good r
available th

1 **Up to \$300 per day to help pay for facility care**

You can choose a Facility Care Daily Benefit ranging from \$50 to \$300 (in \$10 increments) with your choice of benefit period: 2, 3, 4, 5, or 6 years.

2 **An even higher amount, if desired, to help pay for home-based care**

You can specify a Home Care Daily Benefit equaling 50%, 75%, 100% or 150% of your Facility Care Daily Benefit.¹

3 **An Elimination Period that doesn't require the submission of any bills**

Your Calendar Day Elimination Period (i.e., the number of days you are willing to wait before becoming eligible to receive benefits) starts the very first day a chronic illness or disability is certified—with no need to submit any bills for care expenses. You can choose an Elimination Period of 60, 90, 120, 180 or 365 days.

Take the next step now... Applications must b
with the licensed Prudential Representative soon to d

Reasons to consider this long-term care insurance through your Employer Sponsored Program

4 The option to receive cash without submitting bills

Whenever you are eligible for benefits, you can choose to receive a Cash Alternative Benefit equal to 40% of your Home Care Daily Benefit in lieu of reimbursements—without submitting bills and with no restrictions on use.² For example, you could use this benefit to reimburse unlicensed family members who take time off work to help provide care.

5 Additional benefits to help you remain comfortably at home

A Home Support Services Benefit equal to 50 times your Facility Daily Benefit can help pay for things that make home-based care more practical and possible—including assistive devices, home modifications, transportation services and caregiver training.

6 Practical support for emotional needs

With LTC3, you can receive reimbursement equal to 20 times your Facility Daily Benefit when you hire a Private Care Consultant not affiliated with Prudential to provide counseling, assist in caregiver training, or oversee care quality.

7 Coverage that follows you wherever you go

Since you are the individual owner of the policy, it remains in force whether you change jobs, retire or leave your current employer for any other reason.

8 A Restoration of Benefits feature

If you receive benefits under your policy and later recover to the point that you have no more than one deficiency in your Activities of Daily Living for at least six consecutive months, your full Lifetime Maximum Benefit will be restored.³

1. Available in most states with a Facility Daily Benefit of \$200 or less.
2. Available when you select the Daily or Monthly Reimbursement Option. Part of the benefits payable under this Rider could be considered taxable income if in excess of the per diem limit prescribed by law. Consult with a tax advisor for more information.
3. Restoration can occur only once per lifetime.

be submitted within specified Enrollment Periods, so don't delay—meet to discuss coverage options and to receive a no-obligation premium quote.



Prudential

POLICY EXCLUSIONS

This is a general list of exclusions; however, state variations may apply. Please see the Outline of Coverage for a complete listing of exclusions which apply to your state of residence. Your Policy is designed to provide benefits to pay for your Qualified Long-Term Care Service needs. Benefits will NOT be payable if any of the following situations apply:

1. Illness, treatment or medical conditions arising out of a) War or an act of war, whether declared or undeclared, while you are insured*; or b) Your participation in a felony, riot or insurrection; or c) Alcoholism and drug addiction.**
2. Treatment provided in a government facility, unless payment of the charge is required by law or services provided by any law or governmental plan under which you are covered. This does not apply to a state plan under Medicaid or to any law or plan when, by law, its benefits are excess to those of any private insurance program or other non-governmental program.***
3. Charges for services or supplies for which no charge would be made in the absence of insurance.
4. Charges for care or treatment provided outside the United States except as described in the International Coverage benefit.
5. Charges for expenses reimbursable under Medicare or for expenses that would be reimbursable under Medicare but for the application of a deductible or coinsurance amount.
6. Benefits under your Policy may be reduced if Prudential also pays benefits for Eligible Charges under any other Prudential Long-Term Care Insurance Policy. (Does not apply to residents of North Carolina.)

* In Oklahoma, War or an act of war while serving in the military service or any auxiliary unit attached thereto.

** In Louisiana benefits would not be payable for treatment of alcoholism and drug addiction.

*** In North Carolina, treatment provided in a government facility (unless otherwise required by law). Services for which benefits are available under Medicare (unless otherwise required by law) or under any other governmental program (except Medicaid). Services or supplies for the treatment of an Occupational Injury or Sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.

The descriptions provided in this brochure are for descriptive purposes only. Coverage and benefits are provided in accordance with the terms and conditions of your long-term care insurance contract, including the definitions and exclusions set forth in the contract. If you have any questions about your coverage, please consult your actual insurance policy.

LTC3SM Long-Term Care Insurance policy is issued by **The Prudential Insurance Company of America**, 751 Broad Street, Newark, NJ 07102 (800-732-0416). The Prudential Insurance Company of America is authorized to conduct business in all U.S. states and the District of Columbia. All insurance policies 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 113598; 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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This is a solicitation for long-term care insurance. An insurance agent may contact you.