

Introducing
LTC³
Long-Term
Care Insurance

LTC3 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. Prudential 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 Louisiana coverage is issued under GRP 114231. In North Carolina, coverage is issued under GRP 113598; NC Franchise GRP 113640. In Virginia, coverage is issued under GRP 113327. In Idaho coverage is issued under GRP 113096. In Oklahoma coverage is issued under GRP 113325); however, policy numbers may vary by state.

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This is a solicitation for long-term care insurance. An insurance agent may contact you.

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Should your future plans include long-term care insurance?

For many people, the answer is “yes”

That's why the sponsor of your Affiliation Program has taken steps to make long-term care insurance more affordable for you and members of your extended family—with a special program that may make you eligible for coverage discounts on an LTC3SM long-term care insurance policy issued by The Prudential Insurance Company of America.*

* Subject to applicant approval based on underwriting guidelines. Rules governing Partner discounts vary by state.



LTC3 can help protect you from these consequences of needing long-term care...

✓ Impact on Income

LTC3SM may reduce the chance you might deplete assets that are needed for retirement income or other life goals

✓ Impact on Choices

LTC3 can help keep you in control of your care choices, with benefits that:

- Give you the option to receive a wide variety of services
- Can help make it possible to stay at home in situations where you might otherwise need to move to a care facility

✓ Impact on 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 just a few of the reasons to consider LTC3 long-term care insurance

Benefits to help pay for care at the location of your choice

Depending on the coverage options you choose, LTC3 can provide up to \$350 per day¹ to help cover expenses for care services received in your own home, and up to \$500 per day for care services received in an Assisted Living Center or other skilled care facility.



The ability to reimburse loved ones who provide care

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.

Built-in features that could help you achieve life goals

LTC3 can help you put a plan in place for your future. For example, there are benefits to help reimburse you for assistive devices or home modifications that may make home-based care more practical. You may also receive benefits when you hire a Private Care Consultant not affiliated with Prudential to provide emotional counseling, assist in caregiver training, or oversee the quality of care.

Put the strength and experience of Prudential to work for you

To learn if LTC3 long-term care insurance is right for you and your family, ask your licensed representative for more information today.

1. Assumes a 150% Home Care Daily Benefit with a Facility Daily Benefit of \$200. Availability of the 150% Home Care Daily Benefit Rider at additional cost varies by state.
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. Subject to applicant approval based on underwriting guidelines. Rules governing Partner discounts vary by state.

Affiliation Program discounts

Members or customers of the sponsoring organization, their Spouses or Partners, and other family members ages 18-79 (including Parents; Parents-in-law; Grandparents; Grandparents-in-law; Siblings; Aunts; Uncles; and Children) are eligible for the following discounts:³

- **5% Discount** for all applicants regardless of marital status
- **15% Additional Discount** (10% in NY) when one Spouse or Partner is issued a policy
- **30% Additional Discount** (25% in NY) when both Spouses or Partners are issued policies

Policy Exclusions: Benefits will not be payable if any of the following situations apply. (POLICY EXCLUSIONS MAY VARY BY STATE)*

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 Individual Long-Term Care Insurance Policy (does not apply to residents of North Carolina).

* Policy Exclusions based on charges for services or supplies do not apply to benefits paid under the Cash Benefit Rider.

** 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.

