



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

✓ *Protecting Income*

LTC3<sup>SM</sup> 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

**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.

LTC3<sup>SM</sup> 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.

Introducing the benefits of



*Eight Reasons To Consider Insuring Your Future With This Affordable Coverage*

# Here are 8 good reasons to consider LTC3<sup>SM</sup> for your long-term care insurance needs

## 1 Up to \$500 per day to help pay for care received at a facility

LTC3 lets you specify how much you want as a **Facility Care Daily Benefit** and how long this benefit can potentially continue.

**For example** You can choose a daily benefit of \$50 to \$500 for 2, 3, 4, 5, 6, 10 years or unlimited.

## 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.<sup>1</sup> This benefit can cover care provided by independent licensed providers, including licensed family members.

**For example** With a \$200 Facility Daily Benefit and a 150% Home Care option, your policy will pay \$300 daily for eligible home care.

## 3 An Elimination Period that doesn't require any out-of-pocket expenses

Your **Calendar Day Elimination Period** (which can be set at 0, 30, 60, 90, 120, 180 or 365 days) starts the very first day a chronic illness or disability is certified—with no need to submit any bills.

**For example** You can begin receiving benefits as soon as the specified number of days has passed, even if you have not incurred any care expenses during this elimination period.

## 4 The option to receive cash without submitting bills

At the end of each month that you are eligible for benefits, you can request a **Cash Alternative Benefit** equal to 40% of your Home Care Daily Benefit in lieu of reimbursements—with no restrictions on how the money is used.<sup>2</sup>

**For example** You can get cash to reimburse unlicensed family members who help provide care.

## 5 Additional benefits to help you remain comfortably at home

LTC3 includes a **Home Support Services Benefit** equal to 50 times your Facility Daily Benefit that becomes available as soon as a chronic illness or disability is certified—with no Calendar Day Elimination Period.

**For example** This benefit can help pay for assistive devices, home modifications, transportation services and caregiver training.

## 6 Practical support for emotional needs

You can receive reimbursement equal to 20 times your Facility Daily Benefit when you hire a **Private Care Consultant** who is retained by you and not affiliated with Prudential. Reimbursement can start immediately after a chronic illness or disability is certified.

**For example** You could retain a consultant to provide counseling, assist in caregiver training or oversee care quality.

## 7 Coverage that follows you around the world

LTC3 offers **International Coverage** that can provide benefits outside the U.S. two different ways: You can access your Cash Alternative Benefit with no time limit, plus you can be reimbursed for up to 75% of your Facility Daily Benefit or Home Care Daily Benefit for up to 365 days.<sup>3</sup>

**For example** For any month that you are chronically ill, you can choose the Cash Alternative Benefit in lieu of the International Benefit. Once your International Benefit is exhausted, you can use the Cash Alternative Benefit until the Lifetime Maximum Benefit of your policy is reached.

## 8 A Restoration of Benefits feature

If you receive benefits under your policy and later recover for at least six consecutive months, your full Lifetime Maximum Benefit will be restored. Unlike other insurers, Prudential offers this benefit even if you have a deficiency in your Activities of Daily Living following recovery.<sup>4</sup>

**For example** With a Facility Daily Benefit of \$300 for 5 years, your Lifetime Maximum Benefit is \$547,500 (\$300 x 365 days x 5 years). This is the amount that could be restored.

1. Available options vary by state. A 150% Home Care Daily Benefit Option that pays 150% of the Facility Daily Benefit is available in most states with a Facility Daily Benefit of \$350 or less.

2. This Cash Alternative Benefit is available when you select the Daily or Monthly Reimbursement Option. Benefits payable under this Optional Rider are made without regard to costs incurred to you. Therefore, part of the benefits could be considered taxable income if the benefits paid under this Rider are in excess of the per diem limit prescribed by law. Consult with a tax advisor for more information.

3. For NY policies, eligible services are reimbursed at up to 100% of the Facility Daily Benefit or Home Care Daily Benefit.

4. Restoration can occur only once per lifetime and is not available with the selection of the Unlimited Lifetime Maximum. To qualify, you must recover to the point that you have no more than one deficiency in your Activities of Daily Living for at least six consecutive months.



**The time to decide is now:** The younger you are, the more affordable coverage is likely to be, so don't delay—ask your licensed representative for more information today.