

# We're Pleased to Offer Long-Term Care Insurance from Prudential at a Discount!

Prudential has been around for over 130 years and has been selling long-term care (LTC) insurance since 1986. With one of the most flexible and innovative products on the market today, LTC3<sup>SM</sup> from Prudential, you can customize your long-term care insurance policy to meet your specific needs and resources. As a member of \_\_\_\_\_, you are eligible to receive a 5% discount in addition to any other discounts or premium reductions you might be eligible to receive for the life of your policy!

For example, you belong to this group, you're married (both partners purchase policies) and you qualify for the Preferred Health rating class, you may be eligible for one or more of these discounts. Certain combinations of these discounts could mean over 40% off of our standard rates!

<b>Preferred Health Rating</b>	<b>15%</b>
<b>Affiliation Discount</b>	<b>5%</b>
<b>Spouse/Partner Discount</b>	<b>30%</b>

The Affiliation Discount is available to members (or employees), spouses/partners, parents, in-laws, siblings, grandparents, aunts, uncles, and children ages 18 and older.

Just a few of the features included in every LTC3 insurance policy from Prudential:

- 1) **Cash Alternative Benefit:** Allows you to receive 40%\* of your selected Home Care Daily Benefit in cash in lieu of reimbursement for Eligible Charges, without submitting proof of services. They may use the cash payment to help address their long-term care needs in any manner they choose—such as for informal care provided by a family member or to pay for international care. By electing the Cash Alternative Benefit option the lifetime pool of money is only reduced dollar-for-dollar, which may extend the duration of benefits. The best part is—they are not required to submit any bills. They fill out a claim form each month to elect the cash instead and it's done. It's easy, it's convenient, and it's flexible.
- 2) **Calendar Day Elimination Period:** Once you are certified as having a Chronic Illness or Disability, each calendar day while you remain Chronically Ill or Disabled counts toward satisfying your selected Elimination Period.
- 3) **Restoration of Benefits:** Restores your full policy benefits if you are reassessed as having no disability or chronic illness for 6 consecutive months, even if you are still deficient in one activity of daily living.
- 4) **International Coverage:** Pays for care outside of the U.S. at 75% of your selected Facility Daily Benefit and Home Care Daily Benefit for up to lifetime cap of 365 days.
- 5) **Home Support Services:** Allows you to receive care in your home by paying for medically necessary home modifications and transportation services.

For More Information Call:

\* 50% in California

