

The Prudential
Insurance
Company
of America

Long-Term Care
Insurance



Planning for the future

with



PRUDENTIAL LTCSM
evolution



Prudential



You're on your way to a smart, simple, and well-informed decision about long-term care insurance

When you or your loved one are faced with the need for long-term care, how will you handle the costs?

It's an important question that deserves your attention.

And now—with the introduction of Prudential LTC EvolutionSM—it's a question you can answer more easily than ever before.



This 3-step process
can help guide you
to a decision that's
right for you

You can make a well-informed decision *quickly* and *easily* by following these three simple steps:

- 1 Understand the need for long-term care insurance**
...by considering the types of care it could help pay for and how it will help achieve your goals.
- 2 Consider the advantages of Prudential LTC Evolution**
...including features that help take the guesswork out of planning for a wide range of possibilities you might face in the future.
- 3 Answer a few questions about your goals and desires**
...so your licensed representative can prepare a no-obligation quote that demonstrates how Prudential LTC Evolution makes comprehensive coverage affordable.

The reasons for purchasing long-term care insurance are more compelling than ever

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 the purchase of a long-term care insurance policy deserves your consideration. 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.

The time to decide is now

When you purchase long-term care insurance at a younger age, you pay less than those who wait to buy—and you are less likely to have medical problems that may disqualify you from getting coverage.



Here are some of the important goals long-term care insurance can help you achieve

- **Help protect your assets and income**—If a need for long-term care arises, having a long-term care insurance policy to help with expenses could reduce the chance you might deplete assets that are needed for retirement income or other life goals.
- **Help you retain control of care decisions that can affect your quality of life**—With a long-term care insurance policy to help cover expenses, you'll have greater freedom to choose the type of care you'll receive.
- **Assist in meeting your needs without becoming a burden to others**—Having a long-term care insurance policy may reduce the chance you'll need to ask your children or other family members for financial support or assistance with daily needs.
- **Increase your ability to stay in your own home while receiving care**—Long-term care insurance can help pay for professional caregivers to supplement informal care from family or friends if you prefer to remain in your home. Most people would prefer to receive care in their own home, and long-term care insurance can help pay for that type of care.
- **Help avoid the possibility of becoming dependent on government assistance**—Keep in mind that Medicare is not designed to pay for extended long-term care, and Medicaid coverage usually won't start until your assets have been largely depleted. At that point, Medicaid will dictate the type, amount, and location of care, plus it can only be used in limited cases to pay for an assisted living/residential care facility or home health care. However, qualifications for Medicaid vary by state. Special rules may apply with regard to Partnership policies in certain states.

These are just a few of the goals Prudential LTC Evolution may be able to help you achieve. To learn how this affordable long-term care insurance policy can help take the guesswork out of planning for the future, turn the page now...



No one can predict the future... and with Prudential LTC Evolution, you may not need to.

Consider the ways this affordable coverage simplifies planning for long-term care...

✓ Covers 80% of Actual Eligible Charges

Unlike some other long-term care insurance policies—which force you to guess at the amount you might need as a maximum daily, weekly or monthly benefit—Prudential LTC Evolution uses this straightforward approach to take the guesswork out of planning for the future:

You will be fully reimbursed for 80% of Actual Eligible Charges for covered long-term care services up to the Policy Lifetime Maximum

Prudential LTC Evolution does not restrict benefits to a daily or monthly limit. Benefits start immediately following a 90 Calendar Day Elimination Period (i.e., 90 calendar days from the date your chronic illness or disability is first certified)¹ and reimburse you for 80% of the actual cost of any and all of these covered long-term care services:

Home Care

- Home Health Care
- Personal Care Services
- Homemaker Services
- Adult Day Care

Facility Care

- Nursing Home
- Adult Foster Care/Board and Care Facility
- Assisted Living/Residential Health Care Facility
- Bed Reservation
- Respite Care
- Hospice Care



1. To be eligible for benefits, you must be certified by a licensed health care practitioner as having a chronic illness or disability. This is defined as a loss of the ability to perform, without substantial assistance, at least two Activities of Daily Living (bathing, continence, dressing, eating, toileting and transferring) due to a loss of functional capacity. The loss must be expected to last at least 90 consecutive days. A Severe Cognitive Impairment which requires supervision to protect your health and safety can also be considered a chronic illness or disability.

Here's why this straightforward approach can be beneficial compared to some other long-term care insurance policies...

✓ **One benefit decision—Policy Lifetime Maximum**

With Prudential LTC Evolution, you choose a Policy Lifetime Maximum from \$100,000* up to \$1 million—a pool of money that's available to reimburse you for 80% of your costs for all covered long-term care services, large and small, now and in the future.²

*\$200,000 in NY and MD

✓ **Coverage for new and emerging forms of care**

Care options for the treatment of chronic disability or illness may continue to expand in the future. That's why every Prudential LTC Evolution policy includes an Alternate Plan of Care feature that may cover new and emerging forms of care which don't become available until years after you've purchased your policy.³

✓ **Starter Benefit**

Sometimes needs can arise suddenly and unexpectedly—as in the case of a stroke or car accident. In situations like these, you and your family may need time to adapt. That's why all Prudential LTC Evolution policyholders are protected with a **Starter Benefit** that can begin paying \$1,500 a month in cash as soon as a chronic illness or disability is certified. Here's what this means to you:

- **Immediate cash during your 90-day waiting period—** You'll receive \$1,500 cash per month to use for anything you need—including reimbursing loved ones who take time off work to help provide informal care.
- **A choice on how to proceed thereafter—** At the end of the waiting period, you can choose to begin submitting covered long-term care expenses to receive 80% reimbursement of Actual Eligible Charges, or if you prefer, you can continue receiving payments of \$1,500 per month (for a total of up to 12 consecutive months).

2. Subject to underwriting, you may choose any amount from \$100,000 (\$200,000 in NY) to \$1 million (in \$100,000 increments) for your Policy Lifetime Maximum. All benefits paid reduce this amount. Increases to your Policy Lifetime Maximum are possible when you elect to purchase additional coverage through the policy's Guaranteed Increase Feature or optional Automatic Compound Increase Option.

3. Future allowances for new or emerging forms of care may be made under Prudential's Alternate Plan of Care feature. Subject to Plan of Care requirements and qualification under federal tax regulations, Prudential will consider such services on a case by case basis.

✓ Special Home Support Services Benefit

For many people, staying at home is a top priority. That's why every Prudential LTC Evolution policy provides payments for care services received in your home. It also includes a special Home Support Services Benefit that pays 100% of Actual Eligible Charges up to \$10,000 for additional items and services that can help increase your ability to stay at home. Covered **home support services** include:

- Assistive Devices or Technology, like adaptive eating and dressing utensils or a “Health Buddy” prompting device
- Durable Medical Equipment not covered by Medicare, such as walkers, hospital-style beds, and wheelchairs
- Caregiver Training
- Home Modifications, including wheelchair ramps, grab bars and widened doorways
- Professional Transportation Services, so you can get to medical providers without relying on family members
- Emergency Medical Response Systems

This Home Support Services Benefit can also be used toward the cost of retaining a Private Care Consultant not affiliated with Prudential—someone who can provide counseling, education, and personal oversight of your care.



✓ Built-in inflation components

You don't know what the future will bring or how much overall protection you'll need in 20 or 30 years from now. That's why Prudential LTC Evolution has this built-in inflation component: Policy benefits are based on the actual charges you incur. Since 80% of Actual Eligible Charges for covered services are reimbursed, the plan design takes into account the increasing costs of long-term care.

Another built-in inflation component of Prudential LTC Evolution is the Guaranteed Increase Feature.

The Guaranteed Increase Feature:

- **Guarantees your ability** to purchase additional coverage equal to 25% of your Policy Lifetime Maximum then in effect. These increases will be at attained age premium rates and will occur even if you are on claim.
- **Notifies you automatically** prior to each fifth policy anniversary of the proposed benefit increase in premium. Increases continue regardless of changes to your health. You have a right to refuse the increases. Refusing the increase does not affect future increase offers.

If you prefer, the Guaranteed Increase Feature can be replaced with an optional 3% or 5% Automatic Inflation Benefit as described on page 11. (If you start with a policy that includes the Guaranteed Increase Feature but decide later that you would prefer to switch to a 3% or 5% Automatic Inflation Benefit, you can take advantage of a one-time opportunity to make this change up to age 76 on a guaranteed issue basis. That means premiums will be based on your attained age at the time you make the switch with no medical exam required.)

✓ Built-in extras for added security

All Prudential LTC Evolution policies include:

- **Waiver of premiums benefit**—If you become eligible to receive benefits from your policy due to a chronic illness or disability, all premium payments will be waived starting immediately after the 90-day Elimination period. Premium payments will continue to be waived until your chronic illness or disability ends.
- **Bed Reservation Benefit**—If you are residing in a long-term care facility and need to leave temporarily for a hospitalization or any other reason, you can be reimbursed for 80% of the cost to hold your bed until you return.
- **Prudential Long-Term Care Resource Center**—Prudential can help you learn about the care resources available in your community and to make the process of finding a quality provider easier. At no additional cost, the Prudential Long-Term Care Resource Center will:
 - > Provide you with access to long-term care resources to help with your needs and preferences.

- > Prepare a customized information guide on long-term care providers and other resources, including information and profiles on facilities or agencies in your area when available.
- > In some cases, we can help save you money by providing you with information about valuable health-care provider discounts.
- **The strength and stability of Prudential**—When you’re considering an important purchase like long-term care insurance, you’ll want to make sure the company you choose has the strength and stability to meet your needs and expectations. Prudential has more than 130 years of experience in offering and managing a broad range of financial solutions that address the needs of people and businesses both in the U.S. and around the world and has offered long-term care insurance for more than 20 years.⁴

Also consider these Optional Benefits for your Prudential LTC Evolution policy

Benefits available at an additional cost include:

✓ Optional Shared Care Benefit for couples

If you’re purchasing coverage with a Spouse[†] or Partner[‡] and you both choose the same Policy Lifetime Maximum, the optional Shared Care Benefit can protect you in several ways:

- If you exhaust your Policy Lifetime Maximum, you may access the benefits of your Spouse or Partner’s policy.
- If you exhaust both Policy Lifetime Maximums, your Spouse or Partner can purchase additional limited coverage with no underwriting (guaranteed issue) up to age 90 as long as your Spouse or Partner has had no claims in the prior two years.⁵
- If your Spouse or Partner dies before exhausting his/her Policy Lifetime Maximum, the remaining benefits would become available to you at no extra cost.

4. Prudential Insurance Company of America approved company descriptions, November 2009.

5. Guaranteed issue amount—with premium based on attained age—is limited to 50% of the insured’s original Lifetime Maximum Benefit; maximum available is \$300,000; minimum available is \$100,000.

† In NJ, the term “spouse” includes civil union partners and partners in same-sex relationships that provide substantially all the rights and benefits of marriage.

‡ In MT, partner is defined as a person of the same or opposite sex who meets all these criteria: He or she a) is over the age of 18; b) has lived with you for at least 12 consecutive months preceding the date of Application; c) has a continuous relationship with you; d) is not legally married; e) is financially interdependent with you. Financially interdependent means that you and this person are jointly responsible for the cost of food and housing.

✓ **Optional Automatic Inflation Benefit**

This optional benefit can be used to replace the Guaranteed Increase Feature described on page 9 as an alternative way to protect against inflation. With this option, you can specify that your Policy Lifetime Maximum, Home Support Services and Starter Benefit will each increase by your choice of 3% or 5% of your previous year's benefit amounts on each Policy Anniversary date.

✓ **Optional Non-Forfeiture Benefit**

If after being in force for at least 3 years, your policy ends due to nonpayment of premiums for any reason, your coverage may be extended. While this benefit varies by state, in general the Rider will provide coverage (pool of money) equal to the sum of premiums you've paid or 3% of your initial Policy Lifetime Maximum, whichever is greater.

You can be confident Prudential will be there when you need us the most.

So take the next step now. Ask your licensed representative to prepare a customized Prudential LTC Evolution quote for you using your answers to the simple questions on the following page...





**makes planning for long-term care
as easy as A. B. C.**

Your answers to these questions about your coverage preferences—plus a few more about your age and health history—are all your licensed representative needs to prepare a no-obligation quote.

**A How much would you like as your
*Policy Lifetime Maximum?***

Prudential LTC Evolution can reimburse you for covered expenses up to the amount you select below. Keep in mind that your policy has a Guaranteed Increase Feature.

	For you	For your Spouse or Partner
\$100,000*	<input type="checkbox"/>	<input type="checkbox"/>
\$200,000	<input type="checkbox"/>	<input type="checkbox"/>
\$300,000	<input type="checkbox"/>	<input type="checkbox"/>
\$400,000	<input type="checkbox"/>	<input type="checkbox"/>
\$500,000	<input type="checkbox"/>	<input type="checkbox"/>
\$600,000	<input type="checkbox"/>	<input type="checkbox"/>
\$700,000	<input type="checkbox"/>	<input type="checkbox"/>
\$800,000	<input type="checkbox"/>	<input type="checkbox"/>
\$900,000	<input type="checkbox"/>	<input type="checkbox"/>
\$1,000,000	<input type="checkbox"/>	<input type="checkbox"/>

* Not available in New York or Maryland

**B Do you want an optional
*Non-Forfeiture Benefit?***

(See page 11 for description.)

Yes No

**C Do you want an optional
*Automatic Inflation Benefit?***

(Replaces the Guaranteed Increase Feature;
see page 11 for description.)

- Yes, with 3% annual increases
- Yes, with 5% annual increases
- No, I'll stay with the Guaranteed Increase Feature

Take the next step now...

Start planning for a more secure future now with the help of
your licensed representative.



Policy Exclusions

Your Policy is designed to provide benefits to pay for your Qualified Long-Term Care Services. Your Policy does not provide benefits for any of the following.

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 in excess of those normally charged by the Provider in the absence of insurance.
4. Charges for care or treatment received outside the United States of America, its territories or possessions.
5. Charges for care or treatment rendered by a member of your Immediate Family, unless he or she is a Caregiver (other than an Independent Health Care Professional or Independent Caregiver), and he or she receives no compensation other than the normal compensation for employees in his or her job category.
6. Charges for any care received while in a hospital, except in a unit specifically designated and licensed as a Nursing Home or Hospice facility.

Only exclusions 1 and 2 apply to the Starter Benefit.

* In North Carolina, part a of Exclusion 1 should be “War or an act of war while you are insured, this does not include terrorism; or”

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

*** In Louisiana and Vermont 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 worker’s 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.

Non-Duplication of Medicare Benefits

Benefits under your Policy are not payable for expenses for Qualified Long-Term Care Services to the extent that such expenses are reimbursable under Medicare or such expenses would be reimbursable under Medicare but for the application of a deductible or coinsurance amount. This does not apply if such expenses are reimbursable by Medicare as a secondary payer or to claims for the Starter Benefit.

Coordination with Other Prudential Individual Long Term Care Insurance Policies

Benefits under your Policy may be reduced if we also pay benefits for Eligible Charges under any other Prudential Individual Long Term Care Insurance Policy. Benefits will be reduced when payment under this Policy and all other similar Prudential policies combined would exceed the actual amount you incurred. (This provision may not be applicable in all states and is not applicable in North Carolina.)

This provision does not apply to claims for the Starter Benefit.



Put the strength and stability of Prudential to work for you

Prudential Financial, with more than 130 years in financial services, offers a broad range of financial products and services for people and businesses in the U.S. and abroad.* Prudential has offered long-term care insurance for more than 20 years. You can be confident Prudential has the strength and stability to meet your needs and expectations.

* The Prudential Insurance Company of America approved company descriptions, December 2009.

The Prudential
Insurance Company
of America

Long-Term Care Insurance

Prudential LTC Evolution 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 114018 (In Idaho coverage is issued under GRP 114345. In Louisiana coverage is issued under GRP 114073. In North Carolina coverage is issued under GRP 114216; NC Franchise 114217. In Oklahoma coverage is issued under GRP 114178. In Oregon coverage is issued under GRP 114193; in Pennsylvania coverage is issued under GRP 114207; PA Franchise GRP 114208.); 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.