

Planning for the future just got easier

With Prudential LTC EvolutionSM long-term care insurance, there’s...

Only one benefit decision—Policy Lifetime Maximum

Instead of guessing at how much money an individual might potentially need on a daily, monthly or annual basis to help cover future long-term care expenses, Prudential LTC Evolution lets the policyholder choose a Policy Lifetime Maximum of up to \$1 million—a pool of money that’s available to provide 80% reimbursement for covered long-term care services.*

Greater control over care decisions

With Prudential LTC Evolution there to help pay for care that most health plans don’t cover, policyholders have greater control over care decisions that can affect their quality of life.

More options to help stay at home

In addition to covering nursing home care, Prudential LTC Evolution can also provide:

- 80% reimbursement for a wide range of long-term care services policyholders can receive in their own homes
- 100% reimbursement for additional home support services that can reduce the chance a policyholder will ever need to move to a care facility—including modifications to the home, caregiver training, assistive devices, and more**

* Subject to underwriting, the policyholder may choose any amount from \$100,000 to \$1 million (in \$100,000 increments) for a Policy Lifetime Maximum. All benefits paid reduce this amount. Increases to the Policy Lifetime Maximum are possible when the insured elects to purchase additional coverage through the policy’s Guaranteed Increase Feature or optional Automatic Compound Increase Options.

**The Home Support Services Benefit pays 100% of Actual Eligible Charges up to \$10,000 for covered items and services that can help increase a policyholder’s ability to stay at home.

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*;
 - 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.
7. Charges for care or treatment rendered by a member of the insured’s 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.
8. 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 exclusion #1 applies to the Starter Benefit.

* 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 under this Policy only when payment under this Policy and all other Prudential Individual Long Term Care Insurance Policies combined would exceed the actual amount you incur for Eligible Charges. In no event will we pay more under this Policy than the difference between your actual expenses and the amount payable by your other Prudential policies.

If you are insured under more than one Prudential Individual Long Term Care Insurance Policy with a similar Coordination provision, the policy with the earliest effective date will be deemed primary and will pay its benefits first. Thereafter, payment will be made under any additional policy (secondary coverage) in order of effective date, from the earliest to the latest. A Prudential policy without a similar Coordination provision will pay first, without any reduction in its benefits.

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

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). 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 114018; however, policy numbers may vary by state. The Prudential Insurance Company of America is a Prudential Financial company.

Prudential and the Rock logo are registered service marks of The Prudential Insurance Company of America.

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



The Prudential Insurance Company of America



Long-Term Care Insurance Features Chart



Long-Term Care Insurance Features Chart[†]



A FEDERALLY TAX QUALIFIED LONG-TERM CARE INSURANCE POLICY

Issue Ages	Ages 18 – 79
Policy Lifetime Maximum	\$100,000 to \$1,000,000 in \$100,000 increments
Facility Benefit	80% of Actual Eligible Charges
Claims for these services may be reimbursable up to the full Policy Lifetime Maximum. - Nursing Home - Adult Foster Care or Board and Care Facility - Assisted Living/Residential Health Care Facility - Bed Reservation Benefit: reserves bed in facility with no internal limitation on number of days if client leaves for any reason - Respite Care Benefit (facility or community-based) - Hospice Care Benefit (facility or home-based): not subject to Calendar Day Elimination Period	
Home Care Benefit	80% of Actual Eligible Charges
Claims for these services may be reimbursable up to the full Policy Lifetime Maximum. - Adult Day Care - Home Health Care - Homemaker Services - Personal Care Services	
Starter Benefit	\$1,500 per month for up to 12 months
Provides cash payment as soon as a need is certified to help the insured through what is often a difficult period. Cash can be used for any purpose, including paying for informal care until such time as alternative formal care arrangements can be made. - Key Features: - No bills for services required to receive the Starter Benefit - May be used during Calendar Day Elimination Period	
If the Policy Lifetime Maximum is exhausted in less than 12 months, Starter Benefits are available until the end of the 12 month period is reached (in one claim episode or multiple claim episodes); thus the true Policy Lifetime Maximum that is paid out can exceed the stated Policy Lifetime Maximum. The 12-month duration is a guarantee.	
Calendar Day Elimination Period	90 days
Satisfying the Calendar Day Elimination Period (CDEP): CDEP is cumulative and needs to be met only once per lifetime. Beginning with the date the insured is certified as having a chronic illness or disability, each calendar day counts toward meeting the CDEP. No services required.	

Guaranteed Increase Feature (GIF)

Clients can plan for inflation using this built-in policy feature, or they can choose to replace it with an optional Automatic Compound Increase Option Rider. Whenever a policy includes GIF, increases to coverage are made every five years unless we receive written notice that the client declines the increase (negative election). GIF can provide added security since an insured who is benefit-eligible will continue to receive GIF offers on a guaranteed issue basis—with premiums waived if the policy is in premium waiver status.

- Key Features:
 - Benefit increases to coverage are rated at attained age.
 - Increases to coverage cease at insured’s 76th Birthday.
 - Each increase equals 25% of Policy Lifetime Maximum in effect on that Policy Anniversary (not including any prior increases under this Guaranteed Issue Feature).
 - When each GIF is applied, Starter Benefit increases by \$375 increments, Home Support Services Benefit increases by \$2,500 increments.

Optional Inflation Protection

General: Client has the option to purchase an Automatic Compound Increase Option Rider, which will replace the Guaranteed Increase Feature (GIF). All increases continue even if the client is in benefit status.

Options:

- Automatic Compound Inflation Benefit
 - 3% and 5% compound inflation options are available. Only one can be elected.
 - If added past original effective date, it is rated at attained age, with underwriting.
 - All benefits, including the Starter Benefit and the Home Support Benefit, increase on a compounded basis each Policy Anniversary by 3% or 5% depending on option chosen.

Additional Features (Part Of Every Prudential LTC Evolution Policy)

Home Support Services Benefit: Pays 100% of Actual Eligible Charges up to \$10,000 Policy Maximum. The CDEP doesn’t have to be satisfied, so this benefit may be used during the Calendar Day Elimination Period.

Provides benefits for such things as:

- Assistive Devices
- Durable Medical Equipment not covered by Medicare
- Caregiver Training
- Home Modifications
- Emergency Medical Response Systems
- Transportation Services
- Private Care Consultant not affiliated with Prudential

Alternate Plan of Care Benefit: Permits case-by-case consideration for care received in either an alternative facility setting or for services designed to help the client remain independent in his/her home subject to the following criteria:

- Must be part of a Plan of Care
- Must meet requirements and qualifications under federal tax regulations
- Is approved by both the client and Prudential

Waiver of Premiums: After Benefit Eligibility Criteria are met and any applicable Calendar Day Elimination Period is satisfied, premiums will be waived the day following the date Calendar Day Elimination Period is met. The policyholder must resume paying premiums on the date the Chronic Illness or Disability ends.

Care Management: Prudential Long-Term Care Resource Center provides assistance in claiming and accessing benefits, locating providers, as well as policy and coverage information. This feature can be accessed the first day the client is issued his/her policy.

- May be used during Calendar Day Elimination Period
- No limit on use
- Contact (800) 732-0416

Optional Benefits

Shared Care Benefit: Two spouses or partners must purchase this rider together and have and maintain identical plan designs (including inflation options). If one spouse/partner exhausts benefits under his/her own policy, he/she can access benefits under the other spouse’s/partner’s policy. If one spouse’s/partner’s limits are used up by the other, he/she can purchase a new policy with up to 50% of the original Policy Lifetime Maximum purchased (minimum of \$100,000, maximum \$300,000) on a Guaranteed Issue basis without underwriting. The maximum age to purchase this new policy is 90. If one spouse/partner dies before exhausting his/her Policy Lifetime Maximum, the remaining pool of money would be available to the surviving spouse/partner when he/she exhausts his/her own policy limits.

Non-Forfeiture Benefit Rider (Shortened Benefit Period Option): Adds a provision to the Policy to extend coverage for a shortened period of time if the Policy would otherwise end due to non-payment of premium. If elected, must be purchased at original Effective Date. It cannot be added later.

- Key Features:
 - The Shortened Benefit Period Rider replaces the Contingent Non-Forfeiture Provisions in the policy.
 - There is no Shortened Benefit Period if policy lapses before the third anniversary.
 - The Shortened Benefit Period does not apply if benefits have been paid that equal or exceed the total amount of premiums paid for the policy. State variations apply.
 - If applicable, the reduced Policy Lifetime Maximum will be equal to the greater of items (a) or (b) stated below:
 - 3% of the initial Lifetime Maximum, up to the Policy Lifetime Maximum in effect on the date coverage would otherwise end
 - The total amount of premiums paid less the sum of all benefits paid while the policy was in force

Premium Payments

Lifetime: Premiums are paid until policy lapses, premiums are waived, or benefits are exhausted. Only one payment mode can be chosen, e.g., monthly, quarterly, semi-annually or annually.

Spouse/Partner Discounts

30% discount on each policy if both spouses or partners are covered under a Prudential Individual Long-Term Care Insurance Policy.

15% discount for either spouse or partner, when the other spouse or partner is not covered by a Prudential Individual Long-Term Care Insurance Policy.

Underwriting Classes

- .85 Preferred
- 1.00 Standard I
- 1.25 Standard II
- 1.50 Standard III (at underwriter’s discretion for spouse/partner)

