

PRUDENTIAL'S GROUP INSURANCE



# Get Peak Protection for You and Your Family

Prudential Long Term Care<sup>SM</sup> Insurance  
City of San Jose

The Prudential Insurance Company of America  
IFS-A114564 Ed. 0206 100612 0206

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# Peak Protection

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## A Special Opportunity to Enroll

### Prudential Long Term Care<sup>SM</sup> Insurance



Actively At Work Employees



For Your Family Members

- Spouse
- Registered Domestic Partner
- Parents and Parents-In-law
- Grandparents and Grandparents-In-law
- Adult Child / Spouse of Adult Child
- Retirees/Spouse/Surviving Spouse of Retiree
- Qualified Adult



You are qualified for coverage now.

**For Retirees,  
Spouses,  
Surviving  
Spouses, and  
Family Members**

**Evidence of good health is required at time of  
enrollment.**



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## Let's talk...

- What is long-term care?
- Why is long-term care insurance needed?
- What kind of coverage can you get?
- Why should you buy it now?
- How and when can you enroll?

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# What is long-term care?

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# Long-term care is...

**Care required to provide assistance with activities of daily living to a person who suffers from a chronic illness or disability.**

## Care Received In

- Home care
- Adult day care
- Residential Care Facility
- Nursing home
- Hospice

## Care Provided By

- Health care professionals (nurses and therapists)
- Non-professional individuals (family and friends)



## Long-term care assists with...

### Activities of Daily Living (ADLs)

- Bathing
- Dressing
- Eating
- Toileting
- Continence
- Transferring

### Cognitive Impairment

- Severe loss or deterioration of intellectual capacity



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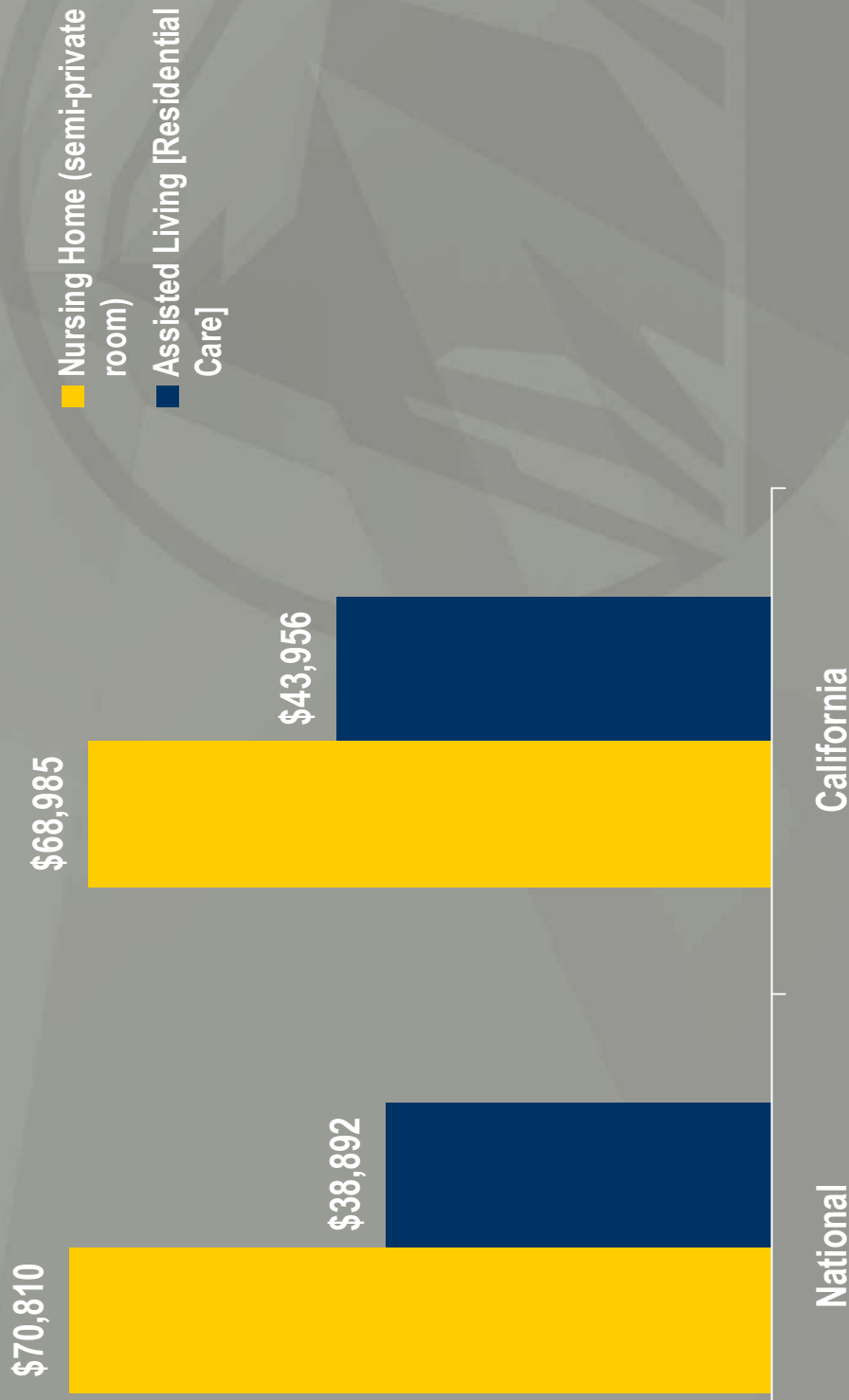
## Why is long-term care insurance advisable?

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# Annual costs can be significant.



Prudential Financial Long Term Care Cost Survey, May 2006.

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You and your family may not be protected.

<b>Health Insurance</b>	<b>No coverage.</b>
<b>Disability Insurance</b>	<b>No coverage.</b>
<b>Medicare</b>	<b>Limited coverage—100 days per benefit period with care restrictions (\$124 daily co-pay due after the first 20 days of coverage).</b>
<b>Medicaid</b>	<b>Limited coverage—after you've spent down your assets.</b>



Get financial support.

Prudential Long Term Care Insurance

**Helps you maintain financial independence and preserve assets.**

**Allows you to choose who provides your care and where you receive it.**

**Helps provide better care/life balance during a difficult period.**



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# What kind of coverage can you get?

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You select your coverage amount...

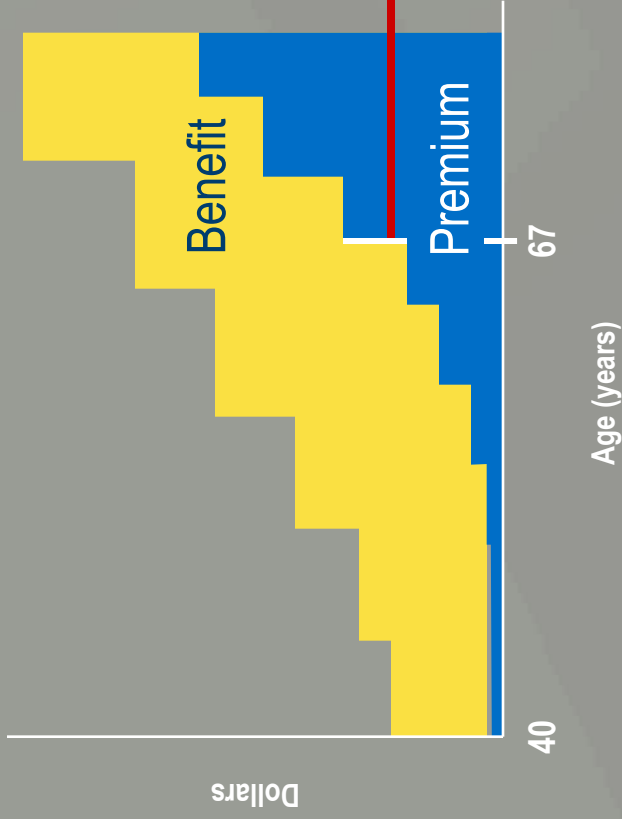
Plan	1	2	3	4
<b>Daily Benefit Maximum (DBM)</b> Nursing home care [and an assisted living/residential care facility]	\$100	\$175	\$225	\$300
<b>Home and Community-Based Care Daily Benefit Maximum</b> (75% of the DBM you selected)	\$75	\$131	\$168	\$225
<b>Lifetime Benefit Maximum</b> (DBM you selected x 365 days x 3 years)	\$109,500	\$191,625	\$246,375	\$328,500
*Lifetime Maximums of 3, 5 and 10 years available.	Your "Pool of Money"			



...and protection against inflation.

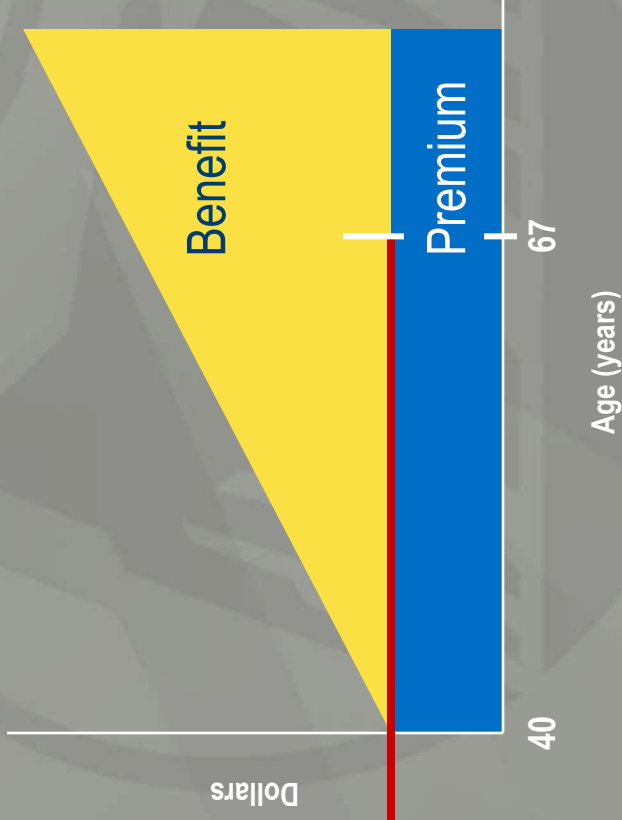
## Standard

### Periodic Inflation Protection



## Optional

### Automatic Inflation Protection



Rates may only be increased on a rate-class basis.



You have immediate\* coverage.

**One Time Waiting Period : 30 or 90 days\***

**Independence Support Benefit**

**Caregiver Training**

**Information and Referral Services**

**Hospice Benefit**

- While you don't need to satisfy the elimination period, you do need to meet benefit eligibility criteria in order to access these benefits.
- \*30 day waiting period is available with the 3 year lifetime maximum only.



These additional benefits are included.

**Cash Alternative Benefit**

**Restoration of Lifetime Benefits**

**International Benefit**

**Waiver of Premium**



Some limitations and exclusions apply.

**Work-Connected Conditions Charge**

**Government Plan Charge**

**Self-Inflicted Injury or Suicide Exclusion**

**Services and Supplies Outside U.S. Exclusion**

**Treatment for Chronic Alcoholism or Chemical Dependency Exclusion**

**War, Felony, Riot, or Insurrection Exclusion**

An Outline of Coverage, with complete plan information, including limitations and exclusions, will be provided.



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## Why should you buy it now?

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# Buying later increases total premium.

Age at Enrollment	Monthly Premium Rate	Annual Premium	Total Paid Premium at Age 80
30	\$8.58	\$102.96	\$5,148.00
40	\$14.14	\$169.68	\$6,787.20
50	\$24.90	\$298.80	\$8,964.00
60	\$52.47	\$629.64	\$12,592.80

This illustration assumes three years of coverage with a \$100 a day Nursing Home Benefit, \$75 a day Home Care Benefit, 90-day Elimination Period, and Periodic Inflation Protection.

Prudential has the right to change premiums at any time after the rate guarantee expires, but only on a rate-class basis. Consult your accountant or tax consultant regarding potential tax advantages.



## Advantages of buying it at work...

**It's economical.**

**It's portable.**

**It's easy.**

**30 day free look period.**



...and it's from Prudential.



**Get peace  
of mind  
across  
generations.**

**We honor long-term commitments.**

**We have been a top insurance provider for  
130 years.**

**We have been underwriting long-term care  
insurance since 1986.**

**We have strong resources, financial strength,  
and stability.**

**We have a name you know and trust.**



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## How and when can you enroll?

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## Next steps...

### Information Sources

**Online Learning Center**

[www.prudential.com/insurance/life/ltc](http://www.prudential.com/insurance/life/ltc)

**Send an E-mail**

[LTC4ME@prudential.com](mailto:LTC4ME@prudential.com)

**Call Toll Free**

**(800) 732-0416**

### Enrollment Choices

**Online**

[www.prudential.com/gltc](http://www.prudential.com/gltc)

**Group Name: sanjose**

**Access Code: ltcsanjose**

**Enrollment Kit**

**Complete & return forms directly to Prudential**



**Peak Protection** FROM A NAME YOU KNOW AND TRUST

**Get peak protection for you and your family.**

**Questions?**

**Contact Prudential**

**at**

**1- 800 -732-0416**

**5:00am- 5:00pm PST**

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Prudential Long Term Care<sup>SM</sup> Insurance 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. The Prudential Insurance Company of America 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 Contract Series 83500.

This is a solicitation for long-term care insurance.

**Nothing in this presentation is intended to guarantee eligibility for coverage or payment of any claim. Actual coverage is subject to the terms and conditions, including limitations and exclusions, set forth in the actual insurance agreement.**

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