

Prudential LTC3SM : Unparalleled Benefit Options

Flexibility – Five flexible options to meet your clients' specific needs.

- 1) Daily Reimbursement:** Payment/reimbursement of eligible charges up to the Home Care Daily Benefit for services received on a given day.
- 2) Monthly Reimbursement:** Payment/reimbursement of eligible charges up to the Home Care Daily Benefit times the number of days in the month, for services received during the month. This pools the daily benefit and provides a monthly pool of money for reimbursement of eligible charges. This more flexible option allows for the payment of services, should one day cost more than the next, allowing more flexibility than the Daily Reimbursement option.
- 3) Cash Alternative:** Built into every Prudential LTC3SM policy. Claimants can elect a 40% "cash" payment on a monthly basis to help pay for informal care or reimbursement of charges not normally covered under the policy. Payment is made in lieu of reimbursement and does not require submission of bills or proof of charges—just a claim form to be filled out and submitted. The lifetime pool of money is only reduced by the actual monthly benefit amount paid.
- 4) Flexible Cash Benefit Option ("50/50 option"):** Allows for 50% cash payment and 50% reimbursement of eligible charges in each month. Allows for greater flexibility in helping pay for informal care and/or expenses not covered under your plan.
- 5) Cash Benefit Option ("CBO"):** The most flexible option, this is a monthly indemnity payment equal to the selected Home Care Daily Benefit times the number of days in the month. No receipt or proof of services necessary. Funds may be used as client deems necessary, including for informal care.

How much flexibility do your clients want? How much do they need?
With LTC3SM the choice is theirs.

Since benefits paid under the Flexible Cash Benefit (indemnity only) and Cash Benefit Option are made without regard to costs incurred, part of the benefits could be considered taxable income. Clients should consult a tax advisor with respect to the tax implications of owning an LTC3SM policy with one of these options.

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LTC3SM Long-Term Care Insurance is underwritten by
The Prudential Insurance Company of America, 751 Broad Street,
Newark, NJ 07102, (800) 732-0416.

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