

Prudential LTC3SM – The Flexible Cash Benefit Option

Blended “Cash and Reimbursement” Option for Greater Flexibility

To provide your clients with even more choice and control over their long-term care benefits, we’ve created a new, innovative payment option: the Flexible Cash Benefit Option!

For those clients seeking the flexibility of our Cash Benefit Option at a more affordable cost, the Flexible Cash Benefit Option pays a cash benefit equal to 50% of your client’s Home Care Daily Benefit times the number of days in the month. This amount will be paid whether or not charges were incurred, and no proof of charges or submission of bills is necessary—just a claim form to fill out.

The remaining 50% is available for reimbursement of eligible charges for home care services in the same calendar month they elected to receive the cash portion.

**50% Monthly Cash
Payment to Use for
Anything**

+

**50% Reimbursement
for Eligible Charges**

= FLEXIBILITY!

Highlights of the cash portion of the Flexible Cash Benefit Option

- No receipts—no bills
- The 50% is paid to the insured in full—regardless of the actual expenses incurred*
- Can pay for anything the insured needs/wants to pay for and is not limited to long-term care services

For Example: Your client’s Home Care Daily Benefit is \$200. In a 30-day month she only incurs \$3000 of eligible services. If she had elected the Flexible Cash Benefit Option, she would submit receipts for \$3000 and would automatically receive the remaining \$3000 in cash. It’s that simple. It’s that convenient.

The Flexible Cash Benefit Option is yet another way Prudential gives your clients all the flexibility they want and need.

*Total of both the reimbursement and cash benefit cannot exceed 100% of the Home Care Daily Benefit times the number of days in a month.

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LTC3SM Long-Term Care Insurance is underwritten by
The Prudential Insurance Company of America, 751 Broad Street,
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