

# Top Ten Reasons to Buy Prudential LTC3<sup>SM</sup>

- 10) **Elimination Period\*** – for added flexibility, we have added 120- and 365-day options to the already existing 30-, 60-, 90-, and 180-day Elimination Period options.
- 9) **Restoration of Benefits\*\*** – now included in every policy, if a client is assessed as no longer having a Chronic Illness or Disability for 6 consecutive months he/she can be one ADL deficient and still restore his/her benefits.
- 8) **Home Support Services** – formerly called Independent Support, this part of the base plan now covers Transportation Services for medically necessary health care included in the Plan of Care. This helps your client to stay independent and in control and keep their choices their own.
- 7) **150% Home Care Daily Benefit Option<sup>†</sup>** – for those clients who have a strong desire to stay in their homes for as long as possible, we have expanded our Home Care Option to include a 150% benefit.
- 6) **Mental Care Facility** – Prudential's policy does not specifically exclude long-term care in mental care facilities in its definition of a nursing home. If the facility does not specifically meet Prudential's definition of a nursing home, it may still be possible for care to be rendered there. Some companies' definition of a nursing home is such that care in a facility that is primarily dedicated to the treatment of mental illness would not be acceptable.
- 5) **International Coverage** – part of every policy, this benefit pays for care outside of the U.S. at 75% of the Facility Daily Benefit or 75% of the Home Care Daily Benefit with a lifetime cap of 365 days.
- 4) **Calendar Day Elimination Period** – built into every policy, the Calendar Day Elimination Period begins with the date your client is certified as having a Chronic Illness or Disability. No services are required for a day to count toward satisfying the elimination period.
- 3) **Flexible Cash Benefit Option** – this innovative rider allows for 50% cash payment and 50% reimbursement of eligible charges every month. Submission of bills is not required for the 50% cash payment—just a claim form.<sup>‡</sup>
- 2) **Cash Alternative Benefit** – built into every policy, clients now have the option of electing, on a monthly basis, to receive cash (40% of the Home Care Daily Benefit amount) in lieu of reimbursement for eligible charges for Home Care.
- 1) **Company Strength** – with more than 125 years behind us and the Prudential name and distinctive Rock logo among the most widely recognized in the United States, your clients can rest assured that when they need us most, Prudential will be there.

\* Not all options are available in every state.

\*\*Not available with Unlimited Lifetime Benefit option.

†The 150% Home Care Daily Benefit Option can only be selected with a Facility Daily Benefit of \$350 or less.

‡ Total of both benefits cannot exceed 100% of the Home Care Daily Benefit times the number of days in the month.

**For internal use only. Not to be distributed to the public.**

LTC3<sup>SM</sup> Long-Term Care Insurance is underwritten by  
The Prudential Insurance Company of America, 751 Broad Street,  
Newark, NJ 07102, (800) 732-0416.

IFS-A103490 Ed. 04/2005

**Prudential**  **Financial**

Growing and Protecting Your Wealth<sup>®</sup>