

DID YOU KNOW...

Long-term care insurance helps to offset the costs of long-term care. The average cost for nursing home care ranges from \$132 up to \$503 a day.¹

Alabama	\$172	Montana	\$178
Alaska	\$503	Nebraska	\$193
Arizona	\$188	Nevada	\$222
Arkansas	\$161	New Hampshire	\$260
California	\$274	New Jersey	\$280
Colorado	\$197	New Mexico	\$175
Connecticut	\$375	New York	\$340
Delaware	\$244	North Carolina	\$186
District of Columbia	\$235	North Dakota	\$172
Florida	\$201	Ohio	\$207
Georgia	\$174	Oklahoma	\$154
Hawaii	\$216	Oregon	\$224
Idaho	\$198	Pennsylvania	\$255
Illinois	\$201	Rhode Island	\$249
Indiana	\$175	South Carolina	\$174
Iowa	\$160	South Dakota	\$154
Kansas	\$147	Tennessee	\$171
Kentucky	\$192	Texas	\$166
Louisiana	\$132	Utah	\$160
Maine	\$267	Vermont	\$273
Maryland	\$220	Virginia	\$245
Massachusetts	\$315	Washington	\$234
Michigan	\$200	West Virginia	\$197
Minnesota	\$227	Wisconsin	\$228
Mississippi	\$165	Wyoming	\$170
Missouri	\$153		

Prudential Long Term CareSM Insurance

The Prudential Insurance Company of America

Peak
Protection
For Every
Moment



- 1 Long-Term Care Facility Costs- A Nationwide Quantitative Evaluation of U.S. Facilities. March 2008. Prudential Financial Global Market Research. <http://www.prudential.com/insurance/longtermcare>
- 2 Based on eight hours a day of care by a home health aide or certified nursing assistant, at an hourly rate of \$21.

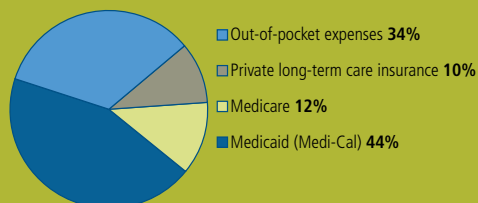
Prudential Long Term CareSM Insurance is issued by **The Prudential Insurance Company of America**, 751 Broad Street, Newark, NJ 07102. 800-732-0416. This coverage contains benefits, exclusions, limitations, and eligibility requirements, and specific terms and provisions under which the insurance coverage 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.

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Long-term care expenses are not generally paid by Medicare or Medicaid (Medi-Cal).

The chart below shows who pays the bill for long-term care services.¹



The Prudential Insurance Company of America

IFS-A119285 Ed. 0506

107199-0708-50M

IFS-A119285



Prudential Long Term CareSM Insurance may be one of the most important insurances you can own.

Can you afford to pay for long-term care?

You may spend years planning for retirement and building your assets only to spend it on high long-term care expenses. Nationally, the average cost for nursing home care is \$79,000 per year.¹ Home health care can cost up to \$168 per day.²

Average costs of long-term care²

Nursing Home	\$79,000/yr
Assisted Living/Residential Care Facility	\$38,892/yr
Home Care	\$168/day

Are you covered?

Contrary to what many people may believe, long-term care may not be covered by other types of insurance or public programs. Long-term disability insurance pays benefits to help replace a portion of your income when you become unable to work because of an accident or illness. Medicaid (Medi-Cal) only covers long-term care services after you've spent down your assets. And Medicare generally covers only skilled care. Most long-term care services are considered unskilled care.

Long-term care insurance helps preserve your independence and assets.

Fortunately, your company is offering you the opportunity to sign up for long-term care insurance at work. Long Term Care Insurance, from The Prudential Insurance Company of America, helps pay for care you would receive at home or in an extended care facility—care you would otherwise pay for out of your own pocket. It helps you maintain financial independence, so that the kind of care you receive is up to you—not someone else. It can help make sure you don't become a financial or emotional burden to the ones you love.

Earlier is better, when buying long-term care insurance.

Generally, the younger you are when you buy long-term care insurance, the lower your monthly premium will be. Once you enroll, your rates will not increase simply because you get older or because your health declines. Prudential has the right to increase premium rates in the future, but only on a class basis.

You will receive benefits if:

- You are assessed by a Licensed Health Care Practitioner that you're unable to perform, without substantial assistance, two out of the six activities of daily living—bathing, dressing, eating, toileting, transferring, or continence—for at least 90 days; or,
- You have a severe cognitive impairment (loss or deterioration in intellectual capacity) that means you will need ongoing help or supervision to protect you from threats to health and safety.

Help protect your future—enroll for Prudential Long-Term Care Insurance.

You can take an important step in helping to protect yourself and your loved ones from potential financial hardship by enrolling in Prudential Long Term Care Insurance. In addition, you can:

- Choose your own daily benefit amounts and plan options;
- Use your benefits to pay a professional caregiver, or a friend or family member; and
- Get coverage for family members—including your spouse, parents, grandparents, siblings, and others!

Learn more about Prudential Long Term Care InsuranceSM or request an enrollment kit by calling:

800-732-0416

Medical breakthroughs and improved nutritional practices have people living longer these days. In fact, the number of people over age 65 is expected to double by the year 2030.¹ And as life expectancy increases, so does the potential need for long-term care.

Your chances of needing long-term care may be greater than you think—and not just because you're likely to live a longer life. People of all ages find themselves in long-term care situations due to illness, injury, or other circumstances. Without proper planning, the costs of long-term care could be a serious risk to your financial security.