

FAST FACTS



Enroll Now!

For employees of AAFES

The Prudential Insurance Company of America
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Prudential Long Term CareSM Insurance

The Prudential Insurance Company of America

Long-term care is the help or supervision provided for someone with severe cognitive impairment or the inability to perform the activities of daily living: bathing, dressing, eating, toileting, transferring, and continence. Services may be provided at home or in a facility—and care may be provided by a professional or informal caregiver, such as a friend or family member.

Why do I need long-term care insurance? Your odds of needing long-term care services may be greater than you think. More than 2 in 5 persons over the age of 65 will require nursing home care at some time in their lives.¹ A spinal cord injury, stroke, Parkinson's disease or Alzheimer's disease could leave you in need of long-term care services.

How expensive is long-term care? It can cost a national average of \$79,000 a year for nursing home care alone.² Long-term care insurance can help offset this cost. When people suddenly find themselves the primary caregiver for a loved one, the responsibility could result in a huge financial and emotional burden.

Isn't care covered by other insurance? Disability income insurance provides no benefits for the services covered by long-term care insurance—while Medicaid, Medi-Cal* and Medicare have limitations.

*Name of Medicaid program in California

Why should I get coverage now? Your employer has made it possible for you to buy this valuable, portable coverage at group rates. If you are an actively-at-work eligible employee and you enroll within 31 days of your date of hire, you will be guaranteed acceptance into the plan without providing any medical history.

Am I too young for long-term care insurance coverage? It's never too early to purchase coverage. You may be surprised to learn that 40% of long-term care insurance benefit recipients are under the age of 65.³ And the younger you are when you first purchase long-term care insurance, generally the lower your premium for the life of your plan, regardless of your age or health status in later years.⁴

Can I get coverage for other family members, too? You can also extend coverage to qualified family members (such as a spouse, parent, or grandparent). They will need to provide evidence of good health satisfactory to Prudential.



| | | | |
|--|--|--|--------------------|
| Eligibility | Actively-at-work, full-time employees who normally work 40 or more hours per week and part-time employees who normally work 20 or more hours per week, their spouses, parents, parents-in-law, grandparents, grandparents-in-law, children age 18 and older and their spouses are eligible. | | |
| Coverage Amounts | Nursing Home Care & Assisted Living Daily Benefit* | Home & Community-Based Care & Assisted Living Daily Benefit* | Lifetime Maximum** |
| Plan 1 | \$100 | \$60 | \$182,500 |
| Plan 2 | \$150 | \$90 | \$273,750 |
| Plan 3 | \$200 | \$120 | \$365,000 |
| Plan 4 | \$250 | \$150 | \$456,250 |
| Plan 5 | \$300 | \$180 | \$547,500 |
| Plan 6 | \$350 | \$210 | \$638,750 |
| | *Benefits are paid up to the Daily Maximum. **All benefits paid will be deducted from the Lifetime Maximum. | | |
| Benefit Eligibility | Individuals will receive benefits if a Licensed Health Care Practitioner has assessed and confirmed that the insured is unable to perform, without substantial assistance, two out of the six activities of daily living (ADLs)—bathing, dressing, eating, toileting, transferring, or continence—for at least 90 days; or the insured has had a severe cognitive impairment (loss or deterioration in intellectual capacity) that requires ongoing help or supervision. A Licensed Health Care Practitioner must then develop a Plan of Care, consistent with the certification. The Plan of Care will be used to determine benefits based on the plan option chosen. | | |
| Elimination Period | One time, 90-day period. | | |
| Periodic Inflation Protection | Every three years individuals will be offered the opportunity to increase their coverage. This periodic inflation offer will be extended without the submission of any additional health information, provided the insured has not declined the previous two consecutive inflation offers. The Automatic Compound 5% Inflation Protection option must be rejected before you can enroll in this inflation protection option. | | |
| Marriage Discount | Rates for married persons are discounted 10%. | | |
| Restoration of Benefits | If a claimant returns to normal activities (no ADL assistance or cognitive impairment) for a period of at least 6 consecutive months, Prudential restores the Lifetime Maximum to the level in effect prior to claim. | | |
| Cash Alternative | This feature provides you with an option to address your long-term care needs in any manner you choose. It provides a monthly fixed benefit in lieu of reimbursement for eligible charges for Home Care/Home & Community-Based Care. The benefit is equal to 50% of the Daily Maximum for Home Care/Home & Community-Based Care. The Cash Alternative benefit will reduce the Lifetime Maximum benefit and is subject to the Elimination Period. If you elect to enroll in the Cash Benefit option, the option of electing payment under the insurance plan's Cash Alternative benefit will not be available. | | |
| Death Benefit | A portion of the premiums an insured has already paid into the plan is returned if the insured dies. The refund of paid premium is based on the insured's age at death and is decreased by any benefits paid under the plan. There is a 100% refund through age 64, reduced by 10% each year starting at age 65. | | |
| Additional Benefits | Bed Reservation, Hospice Care, Respite Care, Independence Support, Caregiver Training, Private Care Management, International Benefit, Alternate Plan of Care, and Non-Forfeiture Shortened Benefit Period. | | |
| Optional Feature*** | Automatic Compound 5% Inflation Protection Option. This feature is available at an additional cost. | | |
| Payment Method | Choose from convenient payroll deduction, EFT payments, or direct billing. (Discounts are available for direct billing.) | | |
| Waiver of Premium | After benefit eligibility criteria are met and any applicable Elimination Period is satisfied, premiums will be waived. | | |
| Portability | If you change jobs or retire, you can take your coverage with you. | | |
| Contact (for more information, employee enrollment, or to download enrollment forms) | Visit www.prudential.com/gltd (Group Name: aafes1 Access Code: ltcenroll) OR Call 1-877-893-3306 Mon. – Fri., 8 a.m. to 8 p.m. (ET) | | |

***Automatic Compound 5% Inflation Protection Option coverage is issued under 83500 LTC T 5011. Non-Forfeiture Shortened Benefit Option coverage is issued under 83500 LTC T 5048.

Monthly Long-Term Care Insurance Premium Rates

| Daily Benefit Maximum | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6 | Daily Benefit Maximum | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6 |
|-----------------------|--------|--------|--------|--------|--------|--------|-----------------------|--------|--------|----------|----------|----------|----------|
| | \$100 | \$150 | \$200 | \$250 | \$300 | \$350 | | \$100 | \$150 | \$200 | \$250 | \$300 | \$350 |
| Age | | | | | | | Age | | | | | | |
| 18-30 | 10.58 | 15.87 | 21.16 | 26.45 | 31.73 | 37.03 | 58 | 56.65 | 84.98 | 113.31 | 141.64 | 169.96 | 198.29 |
| 31 | 11.13 | 16.71 | 22.27 | 27.84 | 33.40 | 38.97 | 59 | 61.24 | 91.86 | 122.48 | 153.10 | 183.72 | 214.34 |
| 32 | 11.69 | 17.54 | 23.38 | 29.23 | 35.06 | 40.91 | 60 | 66.11 | 99.17 | 132.22 | 165.28 | 198.33 | 231.39 |
| 33 | 12.24 | 18.37 | 24.49 | 30.61 | 36.73 | 42.86 | 61 | 71.66 | 107.49 | 143.32 | 179.15 | 214.98 | 250.82 |
| 34 | 12.94 | 19.41 | 25.89 | 32.36 | 38.83 | 45.30 | 62 | 77.64 | 116.47 | 155.29 | 194.12 | 232.93 | 271.76 |
| 35 | 13.63 | 20.45 | 27.26 | 34.08 | 40.89 | 47.71 | 63 | 82.62 | 123.93 | 165.23 | 206.55 | 247.85 | 289.17 |
| 36 | 14.22 | 21.33 | 28.44 | 35.55 | 42.66 | 49.77 | 64 | 88.13 | 132.20 | 176.27 | 220.34 | 264.40 | 308.47 |
| 37 | 15.04 | 22.57 | 30.08 | 37.61 | 45.12 | 52.65 | 65 | 98.88 | 148.32 | 197.76 | 247.20 | 296.64 | 346.08 |
| 38 | 15.75 | 23.63 | 31.50 | 39.38 | 47.25 | 55.13 | 66 | 107.21 | 160.83 | 214.43 | 268.04 | 321.64 | 375.26 |
| 39 | 16.58 | 24.88 | 33.17 | 41.46 | 49.75 | 58.04 | 67 | 116.23 | 174.35 | 232.46 | 290.58 | 348.68 | 406.80 |
| 40 | 17.40 | 26.11 | 34.81 | 43.51 | 52.21 | 60.92 | 68 | 126.05 | 189.08 | 252.10 | 315.13 | 378.15 | 441.18 |
| 41 | 18.41 | 27.63 | 36.83 | 46.04 | 55.24 | 64.46 | 69 | 136.61 | 204.92 | 273.22 | 341.52 | 409.82 | 478.13 |
| 42 | 19.50 | 29.26 | 39.01 | 48.76 | 58.51 | 68.27 | 70 | 148.11 | 222.17 | 296.21 | 370.27 | 444.32 | 518.38 |
| 43 | 20.61 | 30.92 | 41.23 | 51.54 | 61.84 | 72.15 | 71 | 164.29 | 246.44 | 328.58 | 410.73 | 492.87 | 575.02 |
| 44 | 21.76 | 32.63 | 43.51 | 54.39 | 65.27 | 76.15 | 72 | 182.02 | 273.03 | 364.04 | 455.04 | 546.05 | 637.06 |
| 45 | 23.01 | 34.52 | 46.02 | 57.53 | 69.03 | 80.54 | 73 | 201.78 | 302.66 | 403.55 | 504.44 | 605.33 | 706.22 |
| 46 | 24.39 | 36.59 | 48.77 | 60.97 | 73.16 | 85.36 | 74 | 223.72 | 335.59 | 447.44 | 559.31 | 671.16 | 783.03 |
| 47 | 25.80 | 38.69 | 51.59 | 64.49 | 77.39 | 90.29 | 75 | 248.00 | 371.99 | 495.99 | 619.99 | 743.99 | 867.99 |
| 48 | 27.34 | 41.01 | 54.68 | 68.35 | 82.02 | 95.69 | 76 | 275.32 | 412.99 | 550.65 | 688.31 | 825.97 | 963.64 |
| 49 | 28.88 | 43.32 | 57.76 | 72.21 | 86.65 | 101.09 | 77 | 305.74 | 458.61 | 611.48 | 764.35 | 917.22 | 1,070.08 |
| 50 | 30.56 | 45.84 | 61.12 | 76.40 | 91.67 | 106.96 | 78 | 339.44 | 509.16 | 678.88 | 848.60 | 1,018.31 | 1,188.03 |
| 51 | 32.98 | 49.47 | 65.96 | 82.45 | 98.93 | 115.43 | 79 | 376.91 | 565.37 | 753.82 | 942.28 | 1,130.73 | 1,319.19 |
| 52 | 35.65 | 53.48 | 71.31 | 89.13 | 106.96 | 124.79 | 80 | 418.43 | 627.64 | 836.85 | 1,046.06 | 1,255.28 | 1,464.49 |
| 53 | 38.49 | 57.74 | 76.99 | 96.24 | 115.48 | 134.73 | 81 | 450.55 | 675.82 | 901.10 | 1,126.37 | 1,351.65 | 1,576.92 |
| 54 | 41.63 | 62.44 | 83.25 | 104.06 | 124.88 | 145.69 | 82 | 485.05 | 727.57 | 970.10 | 1,212.62 | 1,455.14 | 1,697.67 |
| 55 | 44.94 | 67.42 | 89.89 | 112.37 | 134.83 | 157.31 | 83 | 522.12 | 783.18 | 1,044.24 | 1,305.30 | 1,566.37 | 1,827.43 |
| 56 | 48.52 | 72.78 | 97.04 | 121.30 | 145.55 | 169.82 | 84 | 562.26 | 843.39 | 1,124.52 | 1,405.65 | 1,686.78 | 1,967.91 |
| 57 | 52.48 | 78.72 | 104.96 | 131.20 | 157.44 | 183.68 | | | | | | | |

For rate information on the optional feature, please visit the Rate Quote Calculator at www.prudential.com/gltc (Group Name: aafes1 Access Code: ltcenroll).

Prudential has the right to change premium rates in the future, but only on a class basis.

The Plan options shown above include the benefits described on the previous page except those listed under Optional Features. The Optional Feature is available at an additional cost.

Plan Exclusions:⁴

Plan exclusions may vary by state. Benefits will not be payable if any of the following situations apply:

Work-Connected Conditions Charge: A charge covered by a workers' compensation law, occupational disease law, or similar law.

Government Plan Charge: A charge for a service or supply (a) furnished by or for the United States government or any other government, unless payment of the charge is required by law; or (b) to the extent that the service or supply, or any benefit for the charge, is provided by any law or governmental plan under which the patient is or could be covered. This (b) does not apply to a state plan under Medicaid or to any law or plan when, by law, its benefits are excess to those of any private insurance program or other non-governmental program. When this (b) is applied to Medicare, the benefits provided by Medicare will be deemed to include any amount that would have been payable by Medicare in the absence of a deductible or coinsurance requirement under that program.

Self-Inflicted Injury or Suicide: Charges arising from intentionally self-inflicted injury or attempted suicide, while sane or suffering from inorganic-based insanity.

Services and Supplies Outside the United States: (Does not apply to DE residents.) Charges for services or supplies outside the United States [except as described in the International Coverage benefit.

Treatment for Chronic Alcoholism or Chemical Dependency: (Does not apply to WA or OK* residents.) Charges in connection with the treatment of chronic alcoholism or chemical dependency.

War, Felony, Riot, or Insurrection: (Does not apply to OK** residents.) Charges for a condition due to war or any act of war while you are insured or due to the insured's participation in an act of felony, riot, or insurrection. War means declared or undeclared war and includes resistance to armed aggression. Riot means a wild, violent, public disturbance of the peace.

Non-Duplication of Medicare Benefits: Benefits will not be available for expenses for Qualified Long-Term Care Services if expenses are reimbursable under Medicare or the expenses would be reimbursable under Medicare but for the application of a deductible or coinsurance amount. This does not apply to expenses reimbursable under Medicare as a secondary payer or if the claim is under the Cash Alternative Benefit or Cash Benefit.

*For Oklahoma Residents: treatment for Chronic Alcoholism or Drug Addiction: Charges in connection with the treatment of chronic alcoholism or drug addiction.

**For Oklahoma Residents: War, Felony, Riot or Insurrection: Charges for illness or medical for a condition due to war or an act of war, whether declared or undeclared, while serving in the military service or any auxiliary unit attached thereto or due to your participation in an act of felony, riot or insurrection while you are insured. "Riot means a wild, violent, public disturbance of the peace."

⁴ Plan exclusions based on charges for services or supplies do not apply to benefits paid under the Cash Benefit Rider.

Prudential Long Term CareSM Insurance is issued by **The Prudential Insurance Company of America**, 751 Broad Street, Newark, NJ 07102. 1-877-893-3306. 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.

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