FAST FACTS

Prudential Long Term Care Solid Solutions℠

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.* 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.* 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.

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. 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.[1]

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.

Enroll Now!

For employees of State of Ohio

OhioDAS Service · Support · Solutions | Department of Administrative Services

Prudential

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Eligibility	Actively-at-work, permanent full-time and permanent part-time employees working 20 hours per week, their spouses, adult children and their spouses, siblings, parents, parents-in-law, grandparents, grandparents-in-law, are eligible.		
Coverage Amounts	Nursing Home Care & Assisted Living/ Residential Care Facility Daily Benefit*	Home & Community-Based Care Daily Benefit*	Lifetime Maximum**
Plan 1	$100	$50	$109,500
Plan 2	$150	$75	$164,250
Plan 3	$200	$100	$219,000
Plan 4	$250	$125	$273,750
Plan 5	$300	$150	$328,500
Plan 6	$100	$50	$182,500
Plan 7	$150	$75	$273,750
Plan 8	$200	$100	$365,000
Plan 9	$250	$125	$456,250
Plan 10	$300	$150	$547,500
	*Benefits are paid up to the Facility Daily Benefit. **All benefits paid will be deducted from the Lifetime Maximum except for Private Care Management.		
Benefit Eligibility	Individuals must be assessed and certified by a Licensed Health Care Practitioner as having a Chronic Illness or Disability. This means 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 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.		
Guaranteed Purchase Option	Every three years, Prudential will increase the benefit levels to keep up with inflation without insured having to provide proof of good health.		
Marriage Discount	Rates for married persons are discounted 10%.		
Restoration of Benefits	If a claimant is no longer considered to have a chronic illness or disability for a period of at least six 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. The benefit is equal to 50% of the Daily Benefit for Home Care. The Cash Alternative benefit will reduce the Lifetime Maximum benefit and is subject to the Elimination Period.		
Death Benefit	A portion of the premiums an insured has already paid into the plan may be 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, Home Support, Information and Referral Services, Private Care Management, International Benefit, and Alternate Plan of Care.		
Optional Features	Automatic Compound 5% Inflation Protection Option and Non-Forfeiture–Shortened Benefit Period Option.		
Payment Method	Choose from convenient 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/employers or retire, you can take your coverage with you.		
Contact (for more information, employee enrollment, or to download enrollment forms)	Visit **www.prudential.com/gltcweb** (Group Name: **stateofohio**, Access Code: **buckeyes**) **OR** Call **1-800-732-0416** Mon. – Fri., 8 a.m. to 8 p.m. (ET)		

Monthly Long-Term Care Insurance Premium Rates

Daily Benefit Maximum	Plan 1 $100	Plan 2 $150	Plan 3 $200	Plan 4 $250	Plan 5 $300
Lifetime Maximum	$109,500	$164,250	$219,000	$273,750	$328,500
Age					
18-30	8.64	12.96	17.28	21.60	25.92
31	9.06	13.59	18.12	22.65	27.18
32	9.50	14.25	19.00	23.75	28.50
33	9.97	14.96	19.94	24.93	29.91
34	10.46	15.69	20.92	26.15	31.38
35	10.97	16.46	21.94	27.43	32.91
36	11.51	17.27	23.02	28.78	34.53
37	12.07	18.11	24.14	30.18	36.21
38	12.66	18.99	25.32	31.65	37.98
39	13.29	19.94	26.58	33.23	39.87
40	13.96	20.94	27.92	34.90	41.88
41	14.83	22.25	29.66	37.08	44.49
42	15.76	23.64	31.52	39.40	47.28
43	16.74	25.11	33.48	41.85	50.22
44	17.79	26.69	35.58	44.48	53.37
45	18.91	28.37	37.82	47.28	56.73
46	20.09	30.14	40.18	50.23	60.27
47	21.34	32.01	42.68	53.35	64.02
48	22.67	34.01	45.34	56.68	68.01
49	24.10	36.15	48.20	60.25	72.30
50	25.61	38.42	51.22	64.03	76.83
51	27.54	41.31	55.08	68.85	82.62
52	29.62	44.43	59.24	74.05	88.86
53	31.85	47.78	63.70	79.63	95.55
54	34.26	51.39	68.52	85.65	102.78
55	36.84	55.26	73.68	92.10	110.52
56	39.62	59.43	79.24	99.05	118.86
57	42.60	63.90	85.20	106.50	127.80

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Lifetime Maximum	$109,500	$164,250	$219,000	$273,750	$328,500
Age					
58	45.82	68.73	91.64	114.55	137.46
59	49.28	73.92	98.56	123.20	147.84
60	52.98	79.47	105.96	132.45	158.94
61	58.08	87.12	116.16	145.20	174.24
62	63.67	95.51	127.34	159.18	191.01
63	69.81	104.72	139.62	174.53	209.43
64	76.53	114.80	153.06	191.33	229.59
65	81.08	121.62	162.16	202.70	243.24
66	87.97	131.96	175.94	219.93	263.91
67	95.44	143.16	190.88	238.60	286.32
68	103.56	155.34	207.12	258.90	310.68
69	112.36	168.54	224.72	280.90	337.08
70	121.91	182.87	243.82	304.78	365.73
71	133.95	200.93	267.90	334.88	401.85
72	147.19	220.79	294.38	367.98	441.57
73	161.73	242.60	323.46	404.33	485.19
74	171.69	257.54	343.38	429.23	515.07
75	188.66	282.99	377.32	471.65	565.98
76	210.61	315.92	421.22	526.53	631.83
77	235.12	352.68	470.24	587.80	705.36
78	262.48	393.72	524.96	656.20	787.44
79	293.02	439.53	586.04	732.55	879.06
80	327.12	490.68	654.24	817.80	981.36
81	366.41	549.62	732.82	916.03	1,099.23
82	410.43	615.65	820.86	1,026.08	1,231.29
83	459.73	689.60	919.46	1,149.33	1,379.19
84	514.95	772.43	1,029.90	1,287.38	1,544.85

For rate information on Plans 6–10 or the optional features, please visit the Rate Quote Calculator at www.prudential.com/gltcweb (Group Name: stateofohio, Access Code: buckeyes).

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

Plan Exclusions:[2]

This Insurance Plan is designed to provide coverage to pay for the long-term care you need if you need it. However, there are some special circumstances that limit or exclude the availability of benefits under this insurance plan. While state variations may apply to specific limitations and exclusions, generally, no benefits will be payable if any of the following situations apply:

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

Illness, treatment or medical conditions arising out of:
a) War or an act of war, whether declared or undeclared, while you are insured; or
b) Your participation in a felony, riot or insurrection; or
c) Alcoholism and drug addiction.*

Treatment provided in a government facility, unless payment of the charge is required by law or services provided by any law or governmental plan under which you are covered. This does not apply to a state plan under Medicaid (Medi-Cal) 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.

Charges for services or supplies for which no charge would be made in the absence of insurance.

Charges for care or treatment provided outside the United States except as described in the International Coverage benefit.

Charges arising from intentionally self-inflicted injury or attempted suicide.

Charges for expenses reimbursable under Medicare or for expenses that would be reimbursable under Medicare except for application of a deductible or coinsurance amount. This provision does not apply when expenses are reimbursable under Medicare as a secondary payer or the claim is eligible under the Cash Alternative, Cash or Flexible Cash benefit.

*In Louisiana and Vermont benefits would not be payable for treatment of alcoholism and drug addiction.

*Long-Term Care Facility Costs—A Nationwide Quantitative Evaluation of U.S. Facilities. March 2008. Prudential Financial Global Market Research. www.prudential.com/insurance/longtermcare.

1 Prudential reserves the right to change premium rates in the future, but only on a class basis. 2 Plan exclusions based on charges for services or supplies do not apply to benefits paid under the Cash Benefit Rider.

Prudential Long Term Care Solid Solutions℠ is issued by **The Prudential Insurance Company of America**, 751 Broad Street, Newark, NJ 07102. 800-732-0416. 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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