Long-term care insurance can help preserve your independence and give you peace of mind.

The heartbreak of long-term care can inflict incredible strains—both emotional and financial—on a family. Prudential Long Term Care Solid Solutions℠, issued by The Prudential Insurance Company of America, helps you to remove that burden from your loved ones if something should happen to you. The insurance coverage helps pay for ongoing care from a trained professional or informal caregiver. That sense of independence—of not being a burden to your loved ones—is a key benefit. Along with the peace of mind you’ll have knowing that the assets you’ve worked so hard for may not be depleted by the tremendous cost of long-term care.

What exactly is long-term care?

By definition, long-term care refers to the very broad range of medical, personal, and social services provided to minimize or compensate for a person’s loss of physical or mental ability resulting from an illness, disability, cognitive impairment, or frailties of old age, over an extended period of time. Long-term care insurance helps pay for the costs associated with these kinds of services, whether at home, in an assisted living/residential care facility, adult day care center, or nursing home.

How expensive is long-term care?

It can cost upward of $90,155 a year for nursing home care alone, and that cost is rising. If a family member suddenly finds him or herself your primary caregiver, that enormous responsibility, no matter how willingly offered, can put tremendous responsibilities on that relative. Long-term care insurance helps to offset the costs of long-term care.

Isn’t care covered by my Long-Term Disability Income Insurance or Medicare?

Disability income insurance provides no benefits for the services provided by long-term care insurance. It only pays benefits to help replace a portion of your income should you become unable to work because of an accident or illness related to your work. Even Medicare and Medicaid ( Medi-Cal) have significant limitations.
Should I get coverage now?

Yes. Long-term care can become necessary at any age. Consider the fact that 40% of people receiving long-term care services are between the ages of 18 and 64. Plus, there is an added advantage of enrolling now. Qualified family members may buy this valuable, portable coverage at economical group rates. They will be asked to provide evidence of good health satisfactory to Prudential.

How can I enroll?

Qualified family members have the opportunity to purchase Prudential Long Term Care Solid Solutions™ through your group plan at work — making it economical and easy! Check with your company benefits administrator to confirm the dates of open enrollment. Or, log on to www.prudential.com/insurance/longtermcare to learn more. If you have any questions or would like more detailed information, please call Prudential at 800-732-0416.