Help preserve your assets.

Do I need long-term care insurance?

It doesn’t really matter how old you are. You can find yourself in a long-term care situation due to injury, illness, or other unanticipated circumstances.

And without proper planning, the costs of long-term care may deplete your savings. The everyday care you’ll need to perform activities of daily living can quickly put tremendous strains on your whole family. Your sense of independence — of not being a burden to your loved ones — will be lost. And your peace of mind — the secure future and financial well-being you’ve worked so hard to establish — could disappear.

Long-term care insurance issued by The Prudential Insurance Company of America (Prudential) can be an important part of your financial plan for today and tomorrow.

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, or in an assisted living/residential care facility, an adult day care center, or a nursing home.

How expensive is long-term care?

It can cost upward of $90,155 a year for nursing home care alone,¹ and that cost is rising. When people suddenly find themselves the primary caregiver for a loved one, the enormous responsibility, no matter how willingly given, could result in a huge financial and emotional burden. Long-term care insurance helps to offset the costs of long-term care.

Isn’t care covered by my long-term disability income insurance?

No. 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.
Am I too young to really consider long-term care insurance coverage?

It’s never too early to protect yourself with coverage. Consider the fact that 40% of people receiving long-term care services are under the age of 65.¹ A solid economic reason is that the younger you are when you purchase long-term care insurance, generally the lower your premium may be for the life of the plan, regardless of your age or health status in later years.²

Should I get coverage now?

Without question. Your employer has made it possible for you to buy this valuable, portable coverage at low group rates. If you’re an actively-at-work, eligible employee and you enroll during the open enrollment period, you’ll be guaranteed acceptance into the plan without providing any medical history.

Is it possible to get coverage for other family members, too?

Yes. You can also extend coverage to qualified family members such as a spouse, parent, grandparent, or sibling. They will need to provide evidence of good health satisfactory to Prudential.

How can I enroll?

It’s easy and convenient. Check with your company’s 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.

² Prudential reserves the right to change premium rates in the future, but only on a class basis.

Prudential Long Term Care Solid SolutionsSM is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. 800-732-0416. Coverage may not be available in your state. Coverage is issued under contract series 83500.

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.

This is a solicitation for long-term care insurance.

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