

# Group LTC Insurance Quick Reference Card

## Core/Buy-Up Product (ER Contribution)

- **10 to 99 lives**—Group product, simple issue for employees
- **100+ lives**—Group product, guarantee issued for core and buy-up for employees

## Voluntary Product (100% EE Contribution)

- **250 to 499 lives**—LTC 123 product, simple issue for employees and 5% participation requirement
- **500+ lives**—Group product, guaranteed issue for employees and no participation requirement

## RFP Requests

- **Need current census**—Date of Birth, Gender, and Salary; Job Titles and ZIP Codes helpful but not required
- **RFP request**—Send directly to [GLTC\\_Proposals@Prudential.com](mailto:GLTC_Proposals@Prudential.com)
- **LTC Licensing**—Required in most states

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0162455-00003-00

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Real Solutions.

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## Competitive Advantages

- **Cash Alternative Benefit (Informal Care) or Reimbursement.**  
Can be elected at claim time on a month-to-month basis. Cash Alternative Benefit can be used to pay for informal care received from a family member or friend.
- **Calendar Day Elimination Period.** No professional services required with lifetime accumulation of the one-time elimination period.
- **Periodic Inflation Protection.** Built into basic coverage at 5% compounded annually.
- **Home Support Benefit.** Offers a pool of money to cover items that may help the insured remain at home. It provides funds for such things as: assistive devices, durable medical equipment, and home modifications.
- **Restoration of Benefit.** If a claimant no longer meets the benefit eligibility criteria for at least six consecutive months, the lifetime maximum will be restored to the level in effect, as if the insured never made a claim.
- **International Benefit.** Offers 75% of the Facility Daily Benefit or Home Care Daily Benefit for an out-of-country nursing home or home health care, homemaker services, or personal care services when eligible charges are incurred outside the United States.
- **100% Direct Billed Administration with discounts**

Group Insurance coverages are issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ.

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