

FAST FACTS



Long-Term Care Enrollment starts now for eligible State of Michigan Retirees and is available anytime throughout the year.

Prudential Long Term Care Solid SolutionsSM

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. Roughly 70% of people over age 65 require some form of long-term care, and more than 30% will receive some nursing home care in their lifetime.* 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 \$90,155 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? State of Michigan has made it possible for you to buy this valuable coverage at group rates.

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 services 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. They will need to provide evidence of good health satisfactory to Prudential.



Eligibility	Retirees, their spouses and surviving spouses, adult children and their spouses, siblings, parents and parents-in-law are eligible to enroll; however, are subject to evidence of insurability and approval.		
Coverage Amounts	Nursing Home & Assisted Living Facility Daily Benefit*	Home Care/Adult Day Care Facility Daily Benefit*	Lifetime Maximum**
Plan 1	\$100	\$60	\$109,500
Plan 2	\$150	\$90	\$164,250
Plan 3	\$200	\$120	\$219,000
Plan 4	\$250	\$150	\$273,750
Plan 5	\$100	\$60	\$182,500
Plan 6	\$150	\$90	\$273,750
Plan 7	\$200	\$120	\$365,000
Plan 8	\$250	\$150	\$456,250
	*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 the insured having to provide proof of good health.		
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 the 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.		
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 Feature	Automatic Compound 5% Inflation Protection Option.		
Payment Method	Choose from convenient pension deduction 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.		
Rate Guarantee	Rates are guaranteed through January 31, 2019.		
Contact (for more information, or to download enrollment forms)	Visit www.prudential.com/gltcweb/stateofmichigan OR Call 800-732-0416 Mon. – Fri., 8:00 a.m. to 8:00 p.m. (ET)		



Monthly Long-Term Care Insurance Premium Rates*

Facility Daily Benefit	Plan 1 \$100	Plan 2 \$150	Plan 3 \$200	Plan 4 \$250	Facility Daily Benefit	Plan 1 \$100	Plan 2 \$150	Plan 3 \$200	Plan 4 \$250
Lifetime Maximum	\$109,500	\$164,250	\$219,000	\$273,750	Lifetime Maximum	\$109,500	\$164,250	\$219,000	\$273,750
Issue Age					Issue Age				
18-30	8.95	13.43	17.90	22.38	58	47.40	71.10	94.80	118.50
31	9.39	14.09	18.78	23.48	59	50.95	76.43	101.90	127.38
32	9.85	14.78	19.70	24.63	60	54.76	82.14	109.52	136.90
33	10.34	15.51	20.68	25.85	61	59.96	89.94	119.92	149.90
34	10.85	16.28	21.70	27.13	62	65.64	98.46	131.28	164.10
35	11.38	17.07	22.76	28.45	63	71.87	107.81	143.74	179.68
36	11.94	17.91	23.88	29.85	64	78.69	118.04	157.38	196.73
37	12.53	18.80	25.06	31.33	65	82.07	123.11	164.14	205.18
38	13.14	19.71	26.28	32.85	66	88.98	133.47	177.96	222.45
39	13.78	20.67	27.56	34.45	67	96.48	144.72	192.96	241.20
40	14.47	21.71	28.94	36.18	68	104.60	156.90	209.20	261.50
41	15.38	23.07	30.76	38.45	69	113.41	170.12	226.82	283.53
42	16.35	24.53	32.70	40.88	70	122.96	184.44	245.92	307.40
43	17.38	26.07	34.76	43.45	71	134.99	202.49	269.98	337.48
44	18.47	27.71	36.94	46.18	72	148.20	222.30	296.40	370.50
45	19.63	29.45	39.26	49.08	73	162.70	244.05	325.40	406.75
46	20.86	31.29	41.72	52.15	74	178.62	267.93	357.24	446.55
47	22.17	33.26	44.34	55.43	75	196.10	294.15	392.20	490.25
48	23.56	35.34	47.12	58.90	76	218.65	327.98	437.30	546.63
49	25.04	37.56	50.08	62.60	77	243.79	365.69	487.58	609.48
50	26.61	39.92	53.22	66.53	78	271.83	407.75	543.66	679.58
51	28.61	42.92	57.22	71.53	79	303.08	454.62	606.16	757.70
52	30.74	46.11	61.48	76.85	80	337.94	506.91	675.88	844.85
53	33.04	49.56	66.08	82.60	81	378.14	567.21	756.28	945.35
54	35.52	53.28	71.04	88.80	82	423.11	634.67	846.22	1,057.78
55	38.18	57.27	76.36	95.45	83	473.44	710.16	946.88	1,183.60
56	41.03	61.55	82.06	102.58	84	529.74	794.61	1,059.48	1,324.35
57	44.10	66.15	88.20	110.25					

For rate information on the optional feature or Plans 5-8, please visit the Rate Quote Calculator at www.prudential.com/gltcweb/stateofmichigan

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

*Rates are guaranteed through January 31, 2019.



Plan Exclusions:

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 workers' 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 are 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 benefit.

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

*Prudential Financial Long-Term Care Cost Study, 2010. Prudential Financial Global Market Research. www.prudential.com/insurance/longtermcare.

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This is a solicitation for long-term care insurance.

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