



The Prudential Insurance Company of America
Long-Term Care Customer Service Center
P.O. Box 8519
Philadelphia, PA 19176-8519
Tel: 888-477-8543 Fax: 877-773-9515

[DATE]

[INSURED]
[ADDRESS]
[CITY, STATE ZIP]

Group Long-Term Care Insurance
Certificate Number: [0000000000]

Dear Insured:

The Prudential Insurance Company of America (Prudential) recently announced that we have discontinued sales of our group long-term care (GLTC) insurance products, effective August 1, 2012. Prudential will continue to allow eligible State of Michigan employees, retirees, and other eligible family members to apply for group long-term care insurance coverage if the applicable enrollment forms are received by June 30, 2013.

The terms and conditions of your coverage provided under your existing GLTC insurance certificate will not change. This coverage is guaranteed renewable. As long as premiums are paid on time and benefits are not exhausted, coverage will remain in place. Premiums for your group are guaranteed through February 1, 2019. After February 1, 2019, premiums may change on a class basis, subject to regulatory review.

Prudential is committed to ensuring that you will continue to receive quality customer service and claims support as you always have, and we will continue to allow plan changes that are permitted by your certificate.

If you have any additional questions related to this announcement, you may contact Prudential's Long-Term Care Customer Service Center at 1-888-477-8543, Monday through Friday, from 8:00 a.m. to 8:00 p.m., eastern time.

Prudential is proud of all that we have accomplished in the long-term care insurance business for the past 26 years. We look forward to continuing to meet your needs.

Sincerely,

A handwritten signature in black ink that reads "Malcolm Cheung".

Malcolm Cheung
Vice President and Actuary
Prudential Long-Term Care Insurance