

AFFILIATION DISCOUNT with Prudential LTC3SM Policies

for members of Chinese American Medical Society



You are eligible to receive a 5% discount* on your Prudential LTC3 policy. This is in addition to other discounts and reductions you might be eligible for, such as a spouse or partner discount and the preferred rate class.

Prudential LTC3 Discounts include:

Affiliation Discount:	5%
Full Spouse or Partner** Discount:	30%
Single Spouse or Partner** Discount:	15%

Additional built-in features included in every Prudential LTC3 policy are:

- 1) **Cash Alternative Benefit:** You can elect a 40%*** cash payment at the end of the month to use any way you deem necessary. Payment is made in lieu of reimbursement, and does not require submission of bills or proof of charges. In addition, the lifetime pool of money is only reduced by the actual amount paid.
- 2) **Calendar Day Elimination Period:** Once you are certified as having a Chronic Illness or Disability, each calendar day counts toward satisfying your selected Elimination Period, even if you do not incur a qualified service.
- 3) **Restoration of Benefits:** Restores your full policy benefits if you are reassessed as having no disability or chronic illness for 6 consecutive months, even if you are still deficient in one activity of daily living.
- 4) **Home Support Services:** Allows you to pay for: home modifications, transportation for medically necessary services, durable equipment not covered by Medicare, assistive devices, caregiving training, and emergency medical response systems.

When you think of Prudential, think Strength and Flexibility.

For More
Information
Call

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* These discounts and reductions are available to members or employees, spouses/partners, parents, in-laws, siblings, grandparents, aunts, uncles, and children age 18 and older.
** Partner discount not available in Maryland.
*** 50% in California.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

POLICY EXCLUSIONS

This is a general list of exclusions; however, state variations may apply. Please see the Outline of Coverage for a complete listing of exclusions which apply to your state of residence. Your Policy is designed to provide benefits to pay for your Qualified Long-Term Care Service needs. Benefits will NOT be payable if any of the following situations apply:*

1. 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.***
2. Treatment provided in a government facility, unless payment of the charge is required by law or services provided by any law or governmental plan under which you are covered. This does not apply to a state plan under Medicaid 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.****
3. Charges for services or supplies for which no charge would be made in the absence of insurance.
4. Charges for care or treatment provided outside the United States except as described in the International Coverage benefit.
5. Charges for expenses reimbursable under Medicare or for expenses that would be reimbursable under Medicare but for the application of a deductible or coinsurance amount.
6. Benefits under your Policy may be reduced if Prudential also pays benefits for Eligible Charges under any other Prudential Long-Term Care Insurance Policy. (Does not apply to residents of North Carolina.)

* Policy Exclusions based on charges for services or supplies do not apply to benefits paid under the Cash Benefit Rider.

** In Oklahoma, War or an act of war while serving in the military service or any auxiliary unit attached thereto.

*** In Louisiana benefits would not be payable for treatment of alcoholism and drug addiction.

**** In North Carolina, treatment provided in a government facility (unless otherwise required by law). Services for which benefits are available under Medicare (unless otherwise required by law) or under any other governmental program (except Medicaid). Services or supplies for the treatment of an Occupational Injury or Sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.

LTC3 long-term care insurance policy is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102 (800 732-0416). 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. Prudential is authorized to conduct business in all U.S. states and the District of Columbia. Product availability varies by state. Coverage is issued under policy number GRP 113096 (In Idaho coverage is issued under GRP 113096. In Louisiana coverage is issued under GRP 114231. In North Carolina coverage is issued under GRP 113598; NC Franchise 113640. In Oklahoma coverage is issued under GRP 113325. In Oregon coverage is issued under GRP 113363. In Pennsylvania coverage is issued under GRP 113172; PA Franchise 113570. In Virginia coverage is issued under GRP 113327); however, policy numbers may vary by state. All insurance policies/options may not be available in all states.

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This is a solicitation for long-term care insurance. An insurance agent/producer may contact you.

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