



DEFINING THE MARKET: A COMPARISON OF PRUDENTIAL EMPLOYER SPONSORED PROGRAMS (ESP)

Prudential offers two policies that can be used for Employer Sponsored Programs: Prudential LTC EvolutionSM and LTC3SM.

FEATURE	Groups of [10+] (Simplified Underwriting Eligible)	Groups of [2-9] (Fully Underwritten) For the purpose of administrative processing rules and requirements, Prudential will treat a 2-9 life ESP case the same as an Affiliation/Association case.
ELIGIBLE GROUP SIZE	Groups of [10+] eligible employees of a business	Businesses with [2-9] participating employees
SPONSOR TYPE	Employer Only	Same
EMPLOYER ENDORSEMENT	The employer must support the program offering	Same
PROGRAM AVAILABILITY	All States except FL	Same
FORMS FOR APPROVAL	Case Approval Form, Employer Agreement and Census	Association Fact Sheet
CENSUS REQUIREMENTS	Required: Name, DOB, Job Class or Job Title, Marital Status and Salary	Not Required
INITIAL MINIMUM PARTICIPATION	Group Size: [10-250] eligible employees: 10 employees must be issued. Group Size: [251 +] employees: 4% of eligible employees must be issued. Spouses/Partners and other family members Do Not count towards meeting participation requirements.	1 Employee
ELIGIBILITY	Eligible Employees must work at least 25 hours per week	Full and Part-time Employees
AGE LIMITATIONS	Ages 18-65 Simplified Underwriting (Full Underwriting for age 66-79)	Ages 18 - 79
ENROLLMENT PERIOD	Initial enrollment period is typically 60 days from the date the open enrollment begins	Open ended Enrollment
NEW HIRE ELIGIBILITY	New hires must enroll within 30 days of their employment date to be eligible for simplified underwriting. Also, the group must maintain at least 10 insured employees under the plan in order for new hires to be offered simplified underwriting. Spouses/Partners must apply during the first 30 days of the employee's employment date. Otherwise, full underwriting required.	New hires may apply at any time
CASE DISCOUNT	5%	Same
PARTNER DISCOUNT	15%* additional Spousal/Partner discount when one Spouse/Partner is issued a policy 30%** additional Spousal/Partner discount when both Spouses/Partners are issued (availability may vary by state) * 10% in New York ** 25% in New York	Same
DISCOUNT LIMIT	No Cap on Discounts	Same
UNDERWRITING	<p>Simplified Underwriting: Available for employees meeting the following requirements:</p> <ol style="list-style-type: none"> 1) Issue ages 18-65 2) Purchase within 60 day initial enrollment period 3) Benefit plan must be within allowed limits. 4) Must work min 25 hours per week <p>Simplified Underwriting: In addition to the above, Spouse/Partner must meet all of the below requirements:</p> <ol style="list-style-type: none"> 1) Must be actively-at-work (minimum 25 hours per week) 2) For Spouses/Partners to be eligible for simplified underwriting, the employer must choose to pay for one of the premium payment options below for all participating employees and all participating spouses/partners. <ol style="list-style-type: none"> A) 100% of premium for a core benefit or, B) 25% or more of total premium or, C) \$250 or more per year. <p>Full Underwriting Only</p>	<p>Employees: Full Underwriting Only</p> <p>Spouse/Partner: Full Underwriting Only</p> <p>Full Underwriting Only</p>
<p>Eligible Employees <i>Voluntary or Employer Paid Plans</i></p> <p>Eligible Spouses/Partners</p> <p>Family Members <i>(Parents, Parents in-law, Grandparents, Grandparents in-law, Siblings, Aunts, Uncles, Children over 18)</i></p>		

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

FEATURE	Groups of [10+] (Simplified Underwriting Eligible)	Groups of [2-9] (Fully Underwritten)
PREMIUM RISK CLASSES: Employees Spouses/Partners Family Members	Standard I ONLY - even if fully underwritten. Standard I ONLY - for simplified underwriting. Preferred: Available when ALL Spouses/Partners are fully underwritten; however, 5% group discount would be dropped. Preferred: Available with full underwriting; however, 5% group discount would be dropped.	All rate classes are available, including Preferred if they meet the underwriting criteria (All Employees, Spouses/Partners, extended family members). Preferred rates can be offered in combination with 5% ESP discount.
LTC3 BENEFITS AND OPTIONAL RIDERS	Simplified Underwriting	Full Underwriting Only
	\$50-\$300 Facility Daily Benefit	\$50-\$500 Facility Daily Benefit
	50%, 75%, and 100% Home Care Daily Benefit (HCDB) Voluntary or Employer Paid	50%, 75%, 100% and 150% Home Care Daily Benefit
	Daily or Monthly reimbursement available	Daily or Monthly reimbursement available
	Benefit Period: 1, 2, 3, 4, 5 or 6 years	Benefit Period: 1, 2, 3, 4, 5, 6 or 10 Years
	Elimination Period: 60, 90, 120, 180 or 365 Days	Elimination Period: 30, 60, 90, 120, 180 or 365 Days
	Built-In Calendar Day Elimination Period	Same
	Built-In Cash Alternative	Same
	Built-In Restoration of Benefits	Same
	Shared Care - Optional Rider	Same
	Survivor Waiver of Premium - Optional Rider	Same
	Return of Premium Upon Death - Optional Rider	Same
	Non-Forfeiture Benefit - Optional Rider	Same
	Inflation Protection: None; Automatic Simple; Guaranteed Purchase Option; 2%, 3%, 4% or 5% Compound No Maximum; 5% Compound 2X Maximum (Availability subject to state approval)	Same
Premium Payment Options: Lifetime(Base Plan), 10 Years Paid Up, Paid Up At Age 65, Premium Reduction at Age 65 (Age restrictions apply and availability subject to state approval)	Same	
Joint Waiver of Premium (available with full underwriting only)	Same	
LTC3 BUY-UP OPTIONS WITH FULL UNDERWRITING	Additional benefits may be selected pending full underwriting approval. <i>Additional Options Include:</i> 1) 150% HCDB available on plan designs with up to a \$350 FDB 2) Joint Waiver of Premium 3) Waiver of Elimination Period for Home Care Rider 4) 30 day elimination period 5) 10-year	All features, options and benefits are available
EVOLUTION BENEFITS AND OPTIONAL RIDERS	Simplified Underwriting	Full Underwriting Only
	Policy Lifetime Maximum: \$100,000 [†] to \$500,000 (in increments of \$100,000) [†] \$200,000 minimum in New York and Tennessee	Policy Lifetime Maximum: \$600,000 to \$1,000,000 (in increments of \$100,000)
	Inflation Protection Options (if desired, to replace the policy's built-in Guaranteed Increase Feature): 3% Compound; 5% Compound	Same
	Shared Care Option	Same
	Non-forfeiture Option: Shortened Benefit Period	Same
BILLING OPTIONS	Direct Billing: Monthly EFT, Quarterly, Semi-Annual or Annual Modes List Billing: Monthly List Bill available. Minimum of 7 employees required. Spouses/Partners do not count towards meeting this minimum list billing requirement.	Direct Billing: Monthly EFT, Quarterly, Semi-Annual or Annual Modes

In the states where LTC Evolution is available, both LTC Evolution and LTC3 can be sold for the same case.

DM 031-006

Note: The ESP Discounts are not available in combination with the Loyalty discount.

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Long Term Care Insurance issued by The Prudential Insurance Company of America,

751 Broad Street, Newark, NJ 07102



Prudential