



Eric D. Holtzman  
Vice President, Individual Long Term Care Insurance

The Prudential Insurance Company of America  
290 West Mount Pleasant Avenue  
Livingston, NJ 07039-2723

[DATE]  
[Name]  
[Address]  
[City, State, ZIP]

Re: Policy Number XXXXXXXXXXX

Dear

This letter is meant to clarify the use of the International Coverage benefit under the LTC3<sup>SM</sup> Insurance policy underwritten by The Prudential Insurance Company of America.

The standard International Coverage benefit is reimbursement of expenses incurred up to 75% of the “regular” benefit provided for both Facility Care and Home Care received in the United States, its territories and possessions. Payment of International Coverage benefits is limited to 365 days during which Eligible Charges are incurred over the lifetime of the Policy. The International Coverage benefit is subject to the Elimination Period and reduces the Lifetime Maximum. It is subject to all other terms and conditions of the Policy. State variations may apply.

An insured who becomes benefit eligible in a foreign country does not have to submit a claim under the International Coverage benefit. The insured can elect to submit a claim for the Cash Alternative benefit if desired. This provides a lower level of benefit (40% of the Home Care Daily Benefit) and lasts for the duration of the policy (not limited to 365 days). This assumes Benefit Eligibility criteria continues to be satisfied. The Cash Alternative reduces the Lifetime Maximum on a dollar for dollar basis.

Alternatively, if an insured is covered by the Cash Benefit Rider or the Flexible Cash Benefit Rider, a claim could be submitted for the cash portion of these riders (e.g. 100% cash under the Cash Benefit Rider, 50% cash under the Facility Cash Benefit Rider). If an insured does choose to submit a claim under the International Coverage benefit, but then exhausts those benefits, and is still outside the United States, he/she can then submit claims for the Cash Alternative benefit for the duration of the policy, subject to meeting benefit eligibility criteria. If an insured is covered by the Cash Benefit Rider or the Flexible Cash Benefit Rider, a claim could be submitted for the cash portion of these riders as mentioned above.

**NOTE:** The statement in the policy that “The Cash Alternative Benefit is not available for Home Health Care, Homemaker Services or Personal Care Services you receive outside the United States” is intended to mean that we will not pay 40% (cash) of the 75% (International Coverage) benefit.

For those claimants who elect to return to the United States, they can file a claim for Eligible Charges incurred for Qualified Long-Term Care Services received inside the United States. Alternatively, they may elect the Cash Alternative benefit or, if an insured is covered by the Cash Benefit Rider or the Flexible Cash Benefit Rider, a claim could be submitted for the cash portion of these riders.

Should you have any additional questions concerning your coverage, kindly contact your agent or Prudential’s Long Term Care Customer Service Center at (800) 732-0416. Thank you for choosing Prudential for your Long Term Care Insurance needs.

Very truly yours,

Eric Holtzman  
Vice President, Individual Long-Term Care Insurance

LTC3<sup>SM</sup> is underwritten by The Prudential Insurance Company of America, a Prudential Financial company, 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. All insurance policies may not be available in your state. Coverage issued under LTC3<sup>SM</sup> Insurance policy number GRP 113096; however policy numbers may vary by state. Prudential Financial is a service mark of The

