

**Important information for new hires
eligible for long-term care insurance.
Please respond within 60 days
of your date of hire.**

Welcome:

Caring for elderly loved ones is becoming a very common challenge. We at the Church Pension Fund understand that. Many of our employees can find they spend more time caring for aging parents than for their own children. That's why we're making Long Term Care Insurance from **The Prudential Insurance Company of America** available to you. (Please note that this insurance is not being given as a Church Pension Fund benefit; it is available on a voluntary basis and at the participant's sole expense.)

Who will take care of you? And how will you pay for this care?

Long-term care insurance can help cover the cost of assistance in performing certain everyday activities that we all take for granted. It can help protect your freedom of choice about where you will receive this care, whether at home, in an adult day-care center, assisted living/residential care facility, or nursing home.

There's only one way to be absolutely sure you're covered.

As a new, actively-at-work employee, if you enroll in long-term care insurance within 60 days of your date of hire, you will be guaranteed coverage without having to provide your medical history. You can begin your coverage now with a group rate that will not increase as you get older* or if your health changes. In addition, this long-term care insurance may also be available to certain members of your family. Qualified family members applying for the plan must always meet medical underwriting requirements.**

To request an Enrollment Kit, call Prudential's Long Term Care Insurance Customer Service center at **800-732-0416**, or visit the Long Term Care Insurance enrollment website at **www.cpg.org/lhci**. Click on the Long Term Care Insurance link to log in to Prudential and enter group name **cpg** and password **cpghci**.

Contact Prudential today to learn more about Prudential Long Term CareSM Insurance!

The Church Pension Fund

¹Pre-Existing Condition Limitation—This limitation applies only to those individuals who are guaranteed coverage. If you have a condition for which medical advice or treatment was recommended or received within six months immediately preceding the effective date of your coverage, you will not be covered for that condition until six months after the effective date of your coverage. If this coverage is issued to replace prior long-term care coverage which also contained a pre-existing condition limitation, credit towards this limitation will be given for the period of time that was satisfied under your prior coverage.

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

**Coverage options are subject to state law variations.

The Church Pension Fund and its affiliates (collectively, "CPG") does not guarantee the performance by Prudential of its legal and contractual obligations. Premium payments under the group contract are the sole responsibility of the insureds. The information provided in this document is for educational purposes only. Be sure to consult with your tax, legal and financial advisors. CPG retains the right to amend, terminate, or modify the terms of the group contract, consistent with applicable law. In the event of any conflicts between this document and the group contract documents, the group contract documents govern.

Prudential Long Term CareSM Insurance is issued by The Prudential Insurance Company of America, 751 Broad Street, Newark, NJ 07102. (800) 732-0416. This insurance coverage contains benefits, exclusions, limitations, eligibility requirements and specific terms and provisions under which the insurance coverage may be continued in force or discontinued. Coverage may not be available in your state. Contract Series 83500.

**Learn more
about Prudential
Long Term CareSM
Insurance today.**

• Call **1-800-732-0416**,
8 a.m. to 8 p.m. ET,
Monday through
Friday. Licensed
representatives
are available to
provide you with
more information.

• Visit **www.cpg.org/lhci**
Group name: **cpg**
Password: **cpghci**