

## Important information for new hires of Church Pension Fund. Please respond within 60 days.

Welcome:

Caring for elderly loved ones is becoming a very common challenge. We at 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** issued by **The Prudential Insurance Company of America** available to you.

### 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 an economical 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.\*\*

**Contact Prudential today to learn more about Prudential Long Term Care<sup>SM</sup> Insurance!**

Church Pension Fund

### Learn more about Prudential Long Term Care<sup>SM</sup> Insurance today.

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

■ Visit **www.cpg.org/lctci**  
Group Name: **cpg**  
Password: **cpglctci**

■ Send an e-mail to Prudential at **lct4me@prudential.com**

\*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.

Prudential Long Term Care<sup>SM</sup> 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.

# FAST FACTS

## Prudential Long Term Care<sup>SM</sup> Insurance

The Prudential Insurance Company of America

**Long-term care** is the help or supervision provided for someone with severe cognitive impairment or the inability to perform the activities of daily living: bathing, dressing, eating, toileting, transferring, and continence. Services may be provided at home or in a facility—and care may be provided by a professional or informal caregiver, such as a friend or family member.

**Why do I need long-term care insurance?** Your odds of needing long-term care services may be greater than you think. More than 2 in 5 persons over the age of 65 will require nursing home care at some time in their lives.<sup>1</sup> A spinal cord injury, stroke, Parkinson's disease or Alzheimer's disease could leave you in need of long-term care services.

**How expensive is long-term care?** It can cost a national average of \$79,000 a year for nursing home care alone.<sup>2</sup> Long-term care insurance can help offset this cost. When people suddenly find themselves the primary caregiver for a loved one, the responsibility could result in a huge financial and emotional burden.

**Isn't care covered by other insurance?** Disability income insurance provides no benefits for the services covered by long-term care insurance—while Medicaid, Medi-Cal\* and Medicare have limitations.

\*Name of Medicaid program in California.

**Why should I get coverage now?** Your employer has made it possible for you to buy this valuable, portable coverage at group rates. You are guaranteed acceptance if you are a new hire enrolling 60 days from your date of hire. Volunteers and non-working retirees will need to provide evidence of good health satisfactory to Prudential.

**Am I too young for long-term care insurance coverage?** It's never too early to purchase coverage. You may be surprised to learn that 40% of long-term care insurance benefit recipients are under the age of 65.<sup>2</sup> And the younger you are when you first purchase long-term care insurance, generally the lower your premium for the life of your plan, regardless of your age or health status in later years.<sup>3</sup>

**Can I get coverage for other family members, too?** You can also extend coverage to qualified family members (such as a spouse, parent, or grandparent). They will need to provide evidence of good health satisfactory to Prudential.



<b>Eligibility</b>	Actively-at-work clergy, lay employees, and eligible retirees 71 years of age or younger, vestry members and eligible volunteers (who work 20 hours a year) and their spouses, domestic partners, parents, parents-in-law, grandparents, grandparents-in-law, children age 18 and older and their spouses.		
<b>Coverage Amounts</b>	Nursing Home Care & Assisted Living/Residential Care Facility Daily Benefit* <sup>†</sup>	Home & Community-Based Care & Assisted Living/Residential Care Facility Daily Benefit*	Lifetime Maximum**
<b>Plan 1</b>	\$100	\$100	\$182,500
<b>Plan 2</b>	\$150	\$150	\$273,750
<b>Plan 3</b>	\$200	\$200	\$365,000
<b>Benefit Eligibility</b>	<p>*Benefits are paid up to the Daily Maximum.</p> <p>**All benefits paid will be deducted from the Lifetime Maximum.</p> <p>*A \$275 Daily Benefit Maximum is also available.</p> <p>Individuals will receive benefits if a Licensed Health Care Practitioner has assessed and confirmed that the insured is unable to perform, without substantial assistance, two out of the six activities of daily living (ADLs)—bathing, dressing, eating, toileting, transferring, or continence—for at least 90 days; or the insured has had a severe cognitive impairment (loss or deterioration in intellectual capacity) that requires ongoing help or supervision. A Licensed Health Care Practitioner must then develop a Plan of Care, consistent with the certification. The Plan of Care will be used to determine benefits based on the plan option chosen.</p>		
<b>Elimination Period</b>	One time, 90-day period.		
<b>Periodic Inflation Protection</b>	Every three years individuals will be offered the opportunity to increase their coverage. This periodic inflation offer will be extended without the submission of any additional health information, provided the insured has not declined the previous two consecutive inflation offers.		
<b>Spousal Discount</b>	If either you or your spouse choose to purchase long term care insurance, the premium will be 10% less.		
<b>Restoration of Benefits</b>	If a claimant returns to normal activities (no ADL assistance or cognitive impairment) for a period of at least 6 consecutive months, Prudential restores the Lifetime Maximum to the level in effect prior to claim.		
<b>Cash Alternative</b>	This feature provides you with an option to address your long-term care needs in any manner you choose. It provides a monthly fixed benefit in lieu of reimbursement for eligible charges for Home Care/Home & Community-Based Care. The benefit is equal to 50% of the Daily Maximum for Home Care/Home & Community-Based Care. The Cash Alternative benefit will reduce the Lifetime Maximum benefit and is subject to the Elimination Period.		
<b>Death Benefit</b>	A portion of the premiums an insured has already paid into the plan is returned if the insured dies. The refund of paid premium is based on the insured's age at death and is decreased by any benefits paid under the plan. There is a 100% refund through age 64, reduced by 10% each year starting at age 65.		
<b>Additional Benefits</b>	Bed Reservation, Hospice Care, Respite Care, Independence Support, Caregiver Training, Information and Referral Services, Private Care Management, International Benefit, and Alternate Plan of Care.		
<b>Optional Features</b>	Automatic Compound 5% Inflation Protection Option and Non-Forfeiture Shortened Benefit Period Option.		
<b>Payment Method</b>	Choose from EFT payments, or direct billing. (Discounts are available for direct billing.)		
<b>Waiver of Premium</b>	After benefit eligibility criteria are met and any applicable Elimination Period is satisfied, premiums will be waived.		
<b>Portability</b>	If you change jobs or retire, you can take your coverage with you.		
<b>Contact</b> (for more information, employee enrollment, or to download enrollment forms)	Visit <a href="http://www.cpg.org/lcti">www.cpg.org/lcti</a> (Group Name: cpg Password: cpglcti) <b>OR</b> Call <b>1-800-732-0416</b> Mon. – Fri., 8 a.m. to 8 p.m. (ET)		

## Monthly Long-Term Care Insurance Premium Rates

	Plan 1	Plan 2	Plan 3		Plan 1	Plan 2	Plan 3
Daily Benefit Maximum*	\$100	\$150	\$200	Daily Benefit Maximum*	\$100	\$150	\$200
Age				Age			
<b>18-30</b>	10.24	15.36	20.48	<b>58</b>	54.56	81.84	109.12
<b>31</b>	10.79	16.19	21.58	<b>59</b>	58.88	88.32	117.76
<b>32</b>	11.33	17.00	22.66	<b>60</b>	63.44	95.16	126.88
<b>33</b>	11.88	17.82	23.76	<b>61</b>	68.44	102.66	136.88
<b>34</b>	12.53	18.80	25.06	<b>62</b>	73.88	110.82	147.76
<b>35</b>	13.19	19.79	26.38	<b>63</b>	78.21	117.32	156.42
<b>36</b>	13.84	20.76	27.68	<b>64</b>	82.99	124.49	165.98
<b>37</b>	14.60	21.90	29.20	<b>65</b>	92.66	138.99	185.32
<b>38</b>	15.37	23.06	30.74	<b>66</b>	100.21	150.32	200.42
<b>39</b>	16.13	24.20	32.26	<b>67</b>	108.32	162.48	216.64
<b>40</b>	16.89	25.34	33.78	<b>68</b>	117.10	175.65	234.20
<b>41</b>	17.98	26.97	35.96	<b>69</b>	126.65	189.98	253.30
<b>42</b>	18.96	28.44	37.92	<b>70</b>	136.98	205.47	273.96
<b>43</b>	20.05	30.08	40.10	<b>71</b>	151.43	227.15	302.86
<b>44</b>	21.25	31.88	42.50	<b>72</b>	167.31	250.97	334.62
<b>45</b>	22.45	33.68	44.90	<b>73</b>	184.87	277.31	369.74
<b>46</b>	23.76	35.64	47.52	<b>74</b>	204.31	306.47	408.62
<b>47</b>	25.17	37.76	50.34	<b>75</b>	225.75	338.63	451.50]
<b>48</b>	26.70	40.05	53.40	<b>76</b>	249.53	374.30	499.06
<b>49</b>	28.23	42.35	56.46	<b>77</b>	275.75	413.63	551.50
<b>50</b>	29.86	44.79	59.72	<b>78</b>	304.74	457.11	609.48
<b>51</b>	32.21	48.32	64.42	<b>79</b>	336.85	505.28	673.70
<b>52</b>	34.68	52.02	69.36	<b>80</b>	372.18	558.27	744.36
<b>53</b>	37.38	56.07	74.76	<b>81</b>	399.18	598.77	798.36
<b>54</b>	40.31	60.47	80.62	<b>82</b>	427.95	641.93	855.90
<b>55</b>	43.58	65.37	87.16	<b>83</b>	458.83	688.25	917.66
<b>56</b>	46.97	70.46	93.94	<b>84</b>	492.05	738.08	984.10
<b>57</b>	50.59	75.89	101.18	<b>85</b>	527.60	791.40	1055.20

**For rate information on the optional features, please visit the Rate Quote Calculator at [www.cpg.org/lhci](http://www.cpg.org/lhci) (Group Name: cpg, Password: cpglhci).**

\*A \$275 Daily Benefit Maximum is also available.

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



**Plan Exclusions:**

Plan exclusions may vary by state. Benefits will not be payable if any of the following situations apply:

**Work-Connected Conditions Charge:** A charge covered by a workers' compensation law, occupational disease law, or similar law.

**Government Plan Charge:** A charge for a service or supply (a) furnished by or for the United States government or any other government, unless payment of the charge is required by law; or (b) to the extent that the service or supply, or any benefit for the charge, is provided by any law or governmental plan under which the patient is or could be covered. This (b) 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. When this (b) is applied to Medicare, the benefits provided by Medicare will be deemed to include any amount that would have been payable by Medicare in the absence of a deductible or coinsurance requirement under that program.

**Self-Inflicted Injury or Suicide:** Charges arising from intentionally self-inflicted injury or attempted suicide, while sane or suffering from inorganic-based insanity.

**Services and Supplies Outside the United States:** Charges for services or supplies outside the United States except as described in the International Coverage benefit.

**Treatment for Chronic Alcoholism or Chemical Dependency:** Charges in connection with the treatment of chronic alcoholism or chemical dependency.

**War, Felony, Riot, or Insurrection:** Charges for a condition due to war or any act of war while you are insured or due to the insured's participation in an act of felony, riot, or insurrection. War means declared or undeclared war and includes resistance to armed aggression. Riot means a wild, violent, public disturbance of the peace.

1 "Long Term Care Insurance: Who Really Needs It?," Journal of Financial Planning, Sept. 2004. 2 Long-Term Care Facility Costs—A Nationwide Quantitative Evaluation of U.S. Facilities. March 2008. Prudential Financial Global Market Research. <http://www.prudential.com/insurance/longtermcare> 3 Prudential reserves the right to change premium rates in the future, but only on a class basis.

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.

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