

PRUDENTIAL'S GROUP INSURANCE



# Get Peak Protection for You and Your Family

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

Open Enrollment Period: July 14 – August 1, 2008



# Peak Protection FROM A NAME YOU KNOW AND TRUST

## A Special Opportunity to Enroll

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



For You



For Your Family Members

- Spouse
- Parents and Parents-In-law
- Grandparents and Grandparents-In-law
- Adult Child / Spouse of Adult Child
- Retirees, Retiree's spouses and Surviving Spouses



# You are qualified for coverage now.

## For Actively at Work Employees

Coverage is guaranteed provided you enroll during the open enrollment period and you are actively at work on the effective date of coverage.

After the enrollment period, evidence of good health is required.

## For Spouses, Retirees, Retiree Spouses and Family Members

Evidence of good health is required at time of enrollment.



# Peak Protection

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## Let's talk...

- What is long-term care?
- Why is long-term care insurance needed?
- What kind of coverage can you get?
- Why should you buy it now?
- How and when can you enroll?



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## What is long-term care?



# Long-term care is...

Care required to provide assistance with activities of daily living to a person who suffers from a chronic illness or disability.

## Care Received In

- Home care
- Adult day care
- Assisted living
- Nursing home
- Hospice

## Care Provided By

- Health care professionals (nurses and therapists)
- Non-professional individuals (family and friends)



# Long-term care assists with...

## Activities of Daily Living (ADLs)

- Bathing
- Dressing
- Eating
- Toileting
- Contenance
- Transferring

## Cognitive Impairment

- Severe loss or deterioration of intellectual capacity



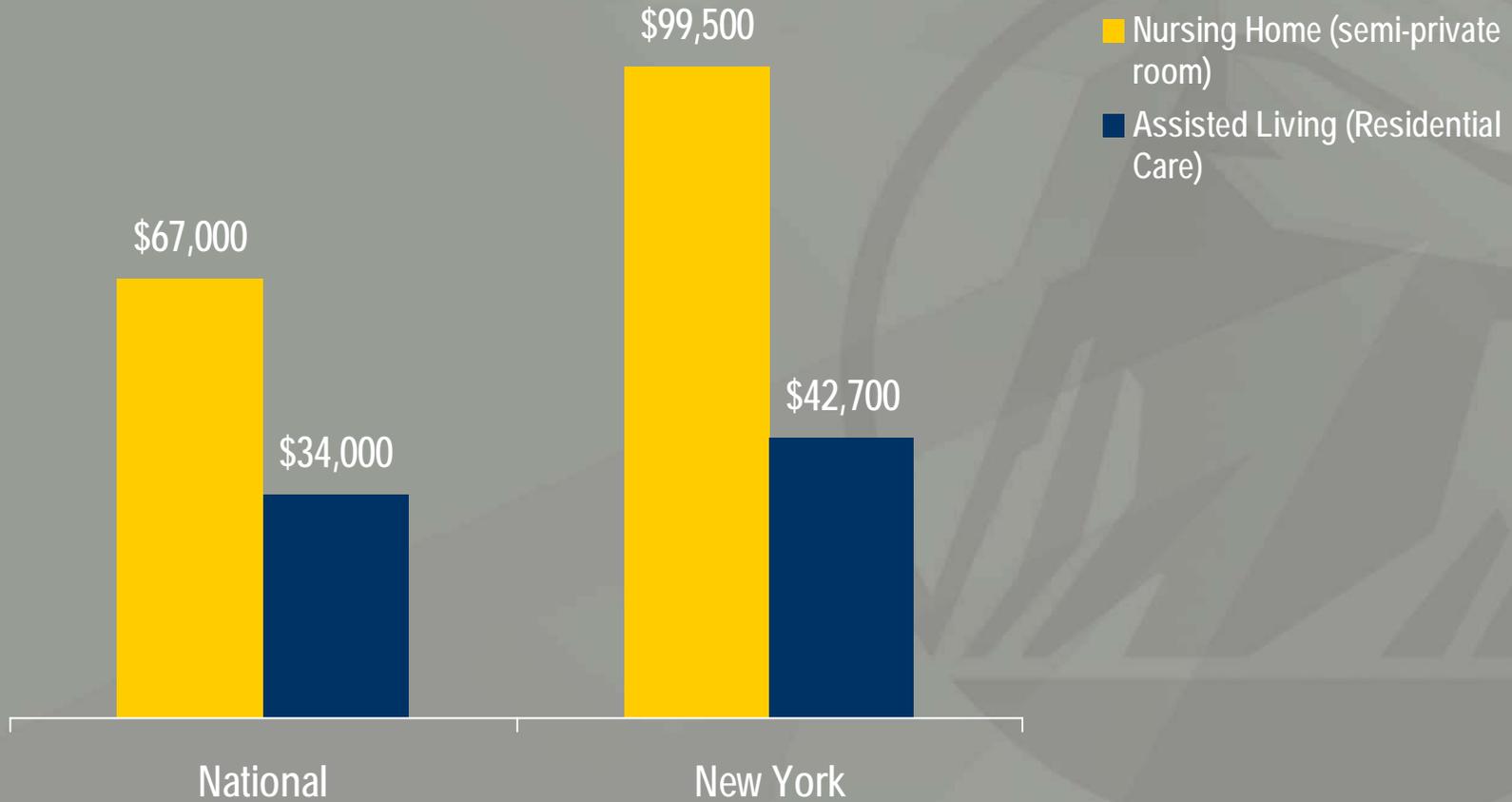
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## Why is long-term care insurance advisable?



# Annual costs can be significant.



Home Care Hourly Costs - National: \$20 / NY: \$19



# You and your family may not be protected.

<b>Health Insurance</b>	No coverage.
<b>Disability Insurance</b>	No coverage.
<b>Medicare</b>	Limited coverage—100 days per benefit period with care restrictions (\$124 daily co-pay due after the first 20 days of coverage).
<b>Medicaid</b>	Limited coverage—after you've spent down your assets.



# Get financial support.

## Prudential Long Term Care Insurance

**Helps you maintain financial independence and preserve assets.**

**Allows you to choose who provides your care and where you receive it.**

**Helps provide better care/life balance during a difficult period.**



# Peak Protection

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## What kind of coverage can you get?



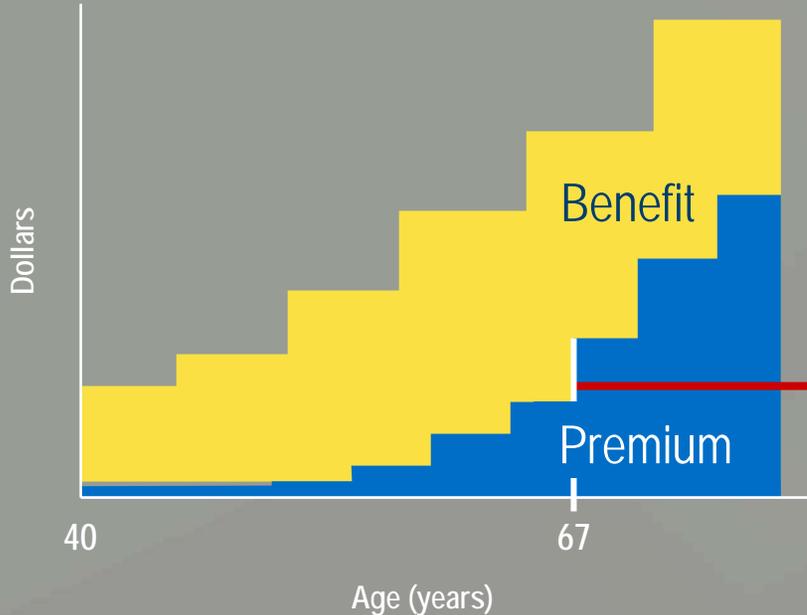
# You select your coverage amount...

Plan	1	2	3	4
<b>Daily Benefit Maximum (DBM)</b> Nursing home care and an assisted living/residential care facility	\$100	\$150	\$200	\$250
<b>Home and Community-Based Care Daily Benefit Maximum</b> (75% of the DBM you selected)	\$75	\$113	\$150	\$188
<b>Lifetime Benefit Maximum</b> (DBM you selected x 365 days x 3 or 5 years)	\$109,500 or \$182,500	\$164,250 or \$273,750	\$219,000 or \$365,000	\$273,750 or \$456,250
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <i>Your "Pool of Money"</i> </div>				

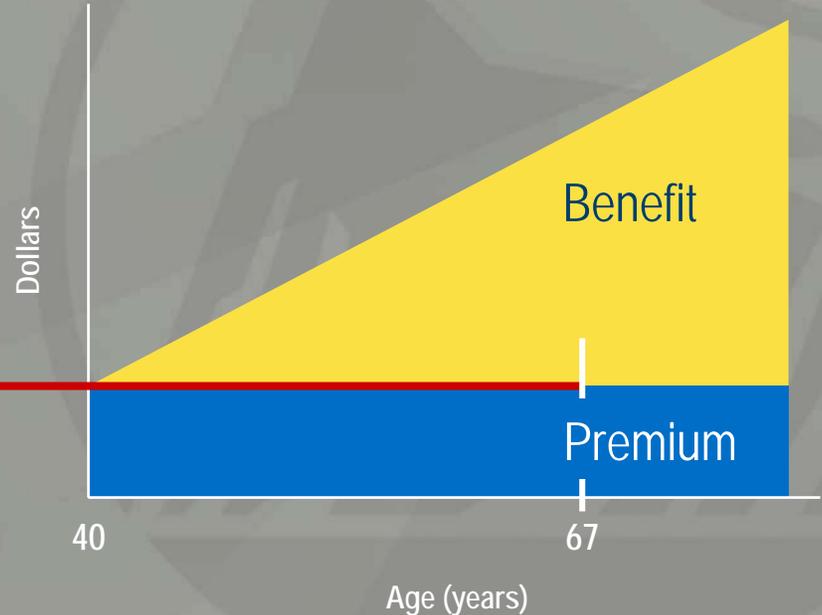


...and protection against inflation.

## Standard Periodic Inflation Protection



## Optional Automatic Inflation Protection



Rates may only be increased on a rate-class basis.



## COST OF PERIODIC INFLATION INCREASES For Brookhaven Science Associates (5 Year)

<b>CURRENT AGE</b>		40					
<b>CURRENT DAILY BENEFIT</b>		\$100 ▼					
<b>OPTIONAL FEATURES</b>		NONE ▼					
<b>CURRENT MONTHLY PREMIUM</b>		<b>\$18.25</b>					
			<b>PERIODIC INFLATION</b>			<b>AUTOMATIC INFLATION 5%</b>	
<b>INFLATION AGE</b>	<b>INFLATION AMOUNT</b>	<b>NEW DAILY BENEFIT</b>	<b>INCREASE IN PREMIUM</b>	<b>MONTHLY PREMIUM</b>	<b>CUMULATIVE PREMIUM</b>	<b>INCREASE IN PREMIUM</b>	<b>MONTHLY PREMIUM</b>
40	0	100	\$0	\$18	\$219	\$0	\$64
43	16	116	\$3	\$22	\$918	\$0	\$64
46	18	134	\$5	\$26	\$1,754	\$0	\$64
49	21	155	\$6	\$33	\$2,778	\$0	\$64
52	24	179	\$9	\$42	\$4,063	\$0	\$64
55	28	207	\$13	\$55	\$5,722	\$0	\$64
58	33	240	\$20	\$74	\$7,932	\$0	\$64
61	38	278	\$28	\$103	\$10,951	\$0	\$64
64	44	322	\$40	\$143	\$15,133	\$0	\$64
67	51	373	\$61	\$204	\$21,011	\$0	\$64
70	59	432	\$90	\$294	\$29,434	\$0	\$64
73	68	500	\$140	\$434	\$41,699	\$0	\$64
76	79	579	\$222	\$656	\$59,997	\$0	\$64
79	91	670	\$348	\$1,004	\$87,789	\$0	\$64



You have immediate\* coverage.

**One Time Waiting Period – 60 days**

**Independence Support Benefit**

**Caregiver Training**

**Information and Referral Services**

**Hospice Benefit**

\* While you don't need to satisfy the elimination period, you do need to meet benefit eligibility criteria in order to access these benefits.



These additional benefits are included.

**Cash Alternative Benefit**

**Restoration of Lifetime Benefits**

**International Benefit**

**Waiver of Premium**



Some limitations and exclusions apply.

Work-Connected Conditions Charge

Government Plan Charge

Self-Inflicted Injury or Suicide Exclusion

Services and Supplies Outside U.S. Exclusion

Treatment for Chronic Alcoholism or Chemical Dependency Exclusion

War, Felony, Riot, or Insurrection Exclusion

An Outline of Coverage, with complete plan information, including limitations and exclusions, will be provided.



# Peak Protection

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## Why should you buy it now?



# Buying later increases total premium.

Age at Enrollment	Monthly Premium Rate	Annual Premium	Total Paid Premium at Age 80
30	\$8.94	\$107.28	\$5,364
40	\$14.73	\$176.76	\$7,070
50	\$25.94	\$311.28	\$9,338
60	\$55.72	\$668.64	\$13,373

This illustration assumes three years of coverage with a \$100 a day Nursing Home Benefit, \$75 a day Home Care Benefit, 60-day Elimination Period, and Periodic Inflation Protection.

Prudential has the right to change premiums at any time after the rate guarantee expires, but only on a rate-class basis. Consult your accountant or tax consultant regarding potential tax advantages.



# Advantages of buying it at work...

It's economical.

It's portable.

It's easy.

30 day free look period.



# Billing Options...

**Payroll Deductions**

**or**

**Monthly EFT (electronic funds transfer)**

**Direct Billing ( discounts apply)**



...and it's from Prudential.



Get peace  
of mind  
across  
generations.

We honor long-term commitments.

We have been a top insurance provider for  
130 years.

We have been underwriting long-term care  
insurance since 1986.

We have strong resources, financial strength,  
and stability.

We have a name you know and trust.



# CareScout



## Prudential's Long-Term Care Resource Center

### An Immediate Benefit for Prudential Long-Term Care Insurance Policyholders

Introducing a powerful online benefit, available at no additional cost, to Prudential long-term care insurance policyholders. **The Prudential Long-Term Care Resource Center, powered by CareScout®**, is designed to help you learn about the care resources available in your community and makes the process of finding a quality provider easier.

The Center's innovative features include a Care Evaluator tool that helps you determine what level of long-term care you need, Care Trakker®, where you can manage your appointments and find useful advice, and a set of comprehensive Quality of Care Reports which contain County, State and CareScout® rankings and a host of other useful information to help you choose the best facility for your needs.

As a policyholder, you will immediately have access to all this, and more, for yourself, family and friends.

### Who will benefit?

No matter what stage you are in—thinking about, needing or already receiving long-term care services—Prudential's Long-Term Care Resource Center has valuable information to help you make smarter decisions.

Here are just a few advantages you will enjoy:

- Access to a database of more than 96,000 long-term care providers
- Exclusive provider reports on nursing homes, home health agencies and other facilities with safety rankings, performance reviews, state ratings and more
- Discounts from 7% to 35% to select facilities
- Articles, health studies and helpful tips on caregiving

### How can I access the Prudential Long-Term Care Resource Center?

You can access this powerful tool by logging on to [www.prudential.com/insurance/longtermcare](http://www.prudential.com/insurance/longtermcare) and clicking on the Care Scout® link.

You will need to enter your first and last name, followed by your 10-digit Prudential Long-Term Care insurance policy number.

### Login to the Prudential Long-Term Care Resource Center

[prudential.com/insurance/longtermcare](http://prudential.com/insurance/longtermcare)

### Not yet a Prudential policyholder?

See a demonstration of this powerful tool by visiting [www.carescout-elderanswers.com/prudential/guest](http://www.carescout-elderanswers.com/prudential/guest). Please note that this is a demonstration website and only provides limited access. Only policyholders will have access to the full range of available features.



# Prudential

The Prudential Insurance Company of America, Newark, NJ.  
ORD113892 4/07

LTCM-D2601 CONS.



# CareScout Provider Listing

State	Nursing Homes	ALF	Certified Home Health providers	Non-Certified Home Health providers	Adult Day Care providers	Hospice	Total
AK	15	351	16	32	20	5	423
AL	233	458	159	223	64	117	1159
AR	242	253	181	243	27	51	877
AZ	138	1782	97	302	38	53	2300
CA	1285	8057	714	1794	389	191	11611
CO	303	726	145	325	64	45	1366
CT	248	354	92	290	87	29	945
DC	26	229	24	37	20	2	319
DE	46	225	20	52	14	7	349
FL	688	3255	876	1218	238	41	5426
GA	367	2322	108	530	57	99	3298
GU	0	0	0	3	0	0	3
HI	48	567	18	47	41	7	700
IA	459	288	183	247	67	70	1188
ID	79	295	51	82	115	32	615
IL	809	944	510	874	160	104	2993
IN	520	562	219	591	43	77	1690
KS	356	451	137	351	13	49	1151
KY	301	450	107	282	35	27	1010
LA	288	443	230	524	44	94	1351
MA	455	391	145	436	152	52	1455
MD	234	1813	56	489	49	28	2468
ME	113	906	32	93	47	19	1176
MI	430	4685	418	464	181	93	6085
MN	396	1480	225	453	127	64	2491
MO	522	875	172	383	91	88	1938
MS	204	388	74	260	18	101	879
MT	93	346	36	127	67	27	614
NC	453	1620	181	553	111	80	2736
ND	84	151	23	91	33	15	342
NE	228	278	76	144	67	32	751
NH	84	261	36	133	30	21	493
NJ	367	499	62	575	153	49	1453
NM	74	368	69	164	23	44	650
NV	48	451	72	123	27	11	681
NY	671	1162	222	1208	207	51	2962
OH	964	1484	490	723	92	101	3535
OK	382	520	214	478	39	141	1446
OR	227	534	61	150	20	49	889
PA	720	2055	340	799	285	136	4017
PR	0	1077	0	80	0	0	1093
RI	88	113	30	75	25	8	299
SC	178	682	72	220	102	56	1215
SD	112	203	46	89	5	14	406
TN	326	630	150	508	29	56	1412
TX	1168	3011	1863	2420	443	238	7664
UT	94	240	74	184	14	55	582
VA	282	843	201	463	83	67	1758
VI	0	2	0	4	0	0	4
VT	40	125	17	23	21	10	232
WA	244	2822	67	286	61	32	3403
WI	393	2736	141	326	104	58	3595
WV	132	449	65	123	21	18	741
WY	33	79	27	66	9	18	193
<b>Total</b>	<b>16,296</b>	<b>55,291</b>	<b>9,644</b>	<b>20,760</b>	<b>4,272</b>	<b>2,932</b>	<b>98,432</b>

CareScout Confidential

3/6/2008



# Peak Protection

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## How and when can you enroll?



# Next steps...

## Information Sources

<b>Online Learning Center</b>	<a href="http://www.prudential.com/insurance/life/ltc">www.prudential.com/insurance/life/ltc</a>
<b>Send an E-mail</b>	<a href="mailto:LTC4ME@prudential.com">LTC4ME@prudential.com</a>
<b>Call Toll Free</b>	(800) 732-0416

## Enrollment Choices

<b>Online</b>	<a href="http://www.prudential.com/gltcweb">www.prudential.com/gltcweb</a> Group Name: brookhaven Access Code: bsaltc
<b>Enrollment Kit</b>	Complete & return forms directly to Prudential



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**Prudential**

**Group Long-Term Care Insurance**

**Login to The Prudential Insurance Company of America's Group Long-Term Care Insurance Enrollment Site**

Please use only lower case for Group Name and Access Code.

[Login Help](#)

Group Name

Access Code

State of Residence

Remember my Group Name

**LOGIN**

- View insurance coverage options & plan details
- Learn more about long-term care insurance
- Calculate premiums
- Enroll in an insurance plan

**Privacy & Security**  
We're committed to keeping your information confidential and secure

GLTC-Web 10/2007

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FAQ | GLOSSARY | LOGOUT

**Prudential**

**BROOKHAVEN NATIONAL LABORATORY**

Home View Your Company's Plan Calculate a Premium Enroll Now Request an Enrollment Kit Contact Us

 Long-term care insurance can help protect your assets, your independence, and your freedom of choice.

See what your customized insurance plan from The Prudential Insurance Company of America has to offer.

[Check Eligibility](#) [View Coverage Options](#) [Explore Plan Features](#)

**Welcome Employees of Brookhaven Science Associates, LLC to the Prudential Long-Term Care<sup>SM</sup> Insurance Site.**

This website gives you online access to all the forms and information you need to enroll. To view a presentation on the Brookhaven Science Associates, LLC long-term care plan please log on to [www.brainshark.com/prudentialltc/brookhaven](http://www.brainshark.com/prudentialltc/brookhaven)

By visiting this site, you've taken an important first step in helping to protect yourself against the rising costs of long term care. We're confident that the insurance plan we've designed can help you and your family enjoy greater freedom and flexibility when it comes to selecting long term care services.

The site is filled with tools and information to make learning about your plan-and getting coverage-easy.

**ANNOUNCEMENTS**

- FAQs are based on Prudential's Group LTC Insurance Product, some information/features may not be applicable to your employer's Group LTC Insurance Plan.
- If you are an **actively-at-work eligible full-time or part-time employee (working 20 or more hours per week)**, and enroll between **July 14, 2008** and **August 1, 2008**, OR within **31 days of your date of hire**, you can **enroll on-line** and will be guaranteed coverage without medical underwriting. Please [click here](#) to access the on-line

Local intranet

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Peak Protection FROM A NAME YOU KNOW AND TRUST

Get peak protection for you and your family.

Enrollment Period Ends August 1, 2008

Questions? Call 1-800-732-0416



## Prudential Long-Term Care Insurance 2008 Tax Guide

# 2008 Tax Guide

State	Legal Authority	Description of Incentives
Mississippi	Ms. Uncodified Law §99-223	A taxpayer shall be allowed a nonrefundable credit against the income taxes imposed under this chapter in an amount equal to twenty-five percent (25%) of the premium costs paid during the taxable year for a qualified long-term care insurance policy with a maximum credit of \$500. A credit is not permitted for any amounts that were deducted in arriving at taxable income.
Missouri	Mo. Rev. St. §135.096	Allows an individual tax deduction equal to 100% of premiums paid for qualified long-term care insurance which are non-reimbursed and are not included in an individual's itemized deductions.
Montana	Mont. Code Ann. §15-30-121	Allows for a tax deduction on premiums paid for long-term care insurance coverage for the benefit of the taxpayer, or the taxpayer's parents or grandparents for tax years beginning after 12/31/96.
Nebraska	Ne. Rev. Stat. §77-2716	Allows a deduction for the amount of annual contributions made to a Nebraska Long-Term Care Savings Plan account with a participating financial institution. The maximum annual deductible contribution is \$1,000 for a single, head-of-household, or married-filing-separate return, or \$2,000 for a married-filing-joint return.
New Jersey	N.J. Stat. §54A:3-3	Allows a deduction for medical expenses, including long-term care premiums, only to the extent they exceed 2% of gross income.
New Mexico	N.M. Stat. Ann. §7-2-35	Allows deduction for premiums paid as part of unreimbursed or uncompensated medical expenses. Deduction is limited based upon income level.
New York	N.Y. Tax Law §606(aa)	Provides for a tax credit for 20% of premium payments made to a long-term care insurance policy, provided the policy is approved by the superintendent of insurance.
North Carolina	N.C. G.S. §105-151.28(a)	Subject to income limits based on Adjusted Gross Income (AGI), a credit is available equal to 15% of the premium costs for long-term care insurance. Maximum credit is \$350 per year. Provision sunsets after 2013.
North Dakota	N.D. Cent. Code §57-38-29.2 (Statute)	A credit against an individual's tax liability under this chapter is provided to each taxpayer in the amount of 25% of any premiums paid for long-term care insurance coverage for the taxpayer, or the taxpayer's spouse, parent or stepparent. The credit for each insured individual may not exceed \$100 in any taxable year.
Ohio	Ohio. Rev. Stat. Ann. §5747.01(A)(11)	Allows an individual tax deduction for the purchase of long-term care insurance.
Oklahoma	68 Okl. Stat. §2353	Allows same deduction for state purposes as allowed under federal law.
Oregon	Or. Rev. Stat. §315.610	Establishes an income tax credit of lesser of 15% or \$500 of premiums paid by individual for long-term care insurance covering the individual or a dependent or parent. Allows employers a credit of \$500 per employee for which long-term care insurance was purchased.
Utah	Utah. Code Ann. §59-10-114	Establishes an income tax deduction for all premiums paid for long-term care insurance policies, to the extent the amount was not deducted in determining federal taxable income.
Virginia	Va. Code Ann. §58.1-322	Provides a deduction, from Federal Adjusted Gross Income in calculating Virginia taxable income, for long-term care insurance premiums for individuals who do not claim a similar deduction on their federal tax returns.
West Virginia	W. Va. Code §11-21-12c	Allows taxpayers to deduct from Federal Adjusted Gross Income, for state tax purposes, the cost of premiums paid for qualified long-term care insurance purchased for the taxpayer, the taxpayer's spouse, the taxpayer's parent or other dependent, to the extent that such deduction is not allowed for federal income tax purposes.
Wisconsin	Wis. Stat. §71.05(6)	For taxable years beginning on or after January 1, 1998, a subtraction from Federal Adjusted Gross Income is allowed when computing Wisconsin Adjusted Gross Income for the amount paid by a person for a long-term care insurance policy for themselves or their spouses.

**NOTE:** In several states, the starting point for computation of state taxable income is Federal Adjusted Gross Income. Hence, while the state statute does not specifically identify deductions for long-term care insurance, the federal benefit is passed through to the state level for self-employed individuals, partners, LLC shareholders and 2% S corporation shareholders.

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## NY State Partnership Questions:

NY Department of Insurance Consumer Hotline:  
1-800-342-3736

or visit:

[www.NYSPLTC.org](http://www.NYSPLTC.org)



# Peak Protection

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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 coverage contains benefits, exclusions, limitations, eligibility requirements, and specific terms and provisions under which the insurance coverage may be continued in force or discontinued. The Prudential Insurance Company of America is authorized to conduct business in all U.S. states and the District of Columbia. All insurance policies/options may not be available in your state. Coverage is issued under Contract Series 83500.

This is a solicitation for long-term care insurance.

**Nothing in this presentation is intended to guarantee eligibility for coverage or payment of any claim. Actual coverage is subject to the terms and conditions, including limitations and exclusions, set forth in the actual insurance agreement.**

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