



July 15, 2010

(LA) Eligible Policyholders to Receive Partnership Notification

As previously communicated, Prudential is pleased to offer a qualified Long-Term Care insurance National Partnership product in the state of **Louisiana**. We are now pleased to announce that we have automatically granted National Partnership status to Louisiana policies that meet the state's inflation requirements have been issued on or after the date Louisiana approved its Long-Term Care Insurance Partnership Program. This date, also known as the Medicaid State Plan Amendment date, is October 1, 2009.

A letter and a disclosure notice will be sent to eligible policyholders on or about **Friday, July 30, 2010**, notifying them of this good news. No action is required on the policyholder's part other than to keep the disclosure notice with the policy. Please note that these letters will not be mailed to producers; however, a sample of the letter and the disclosure notice is attached for your reference.

Partnership Qualifications

As a reminder, in order to qualify as a National Partnership policy, the applicant must be a resident of a National Partnership state at the time the policy was purchased, and the LTC insurance policy must:

- Be tax-qualified as described by the Health Insurance Portability and Accountability Act of 1996 (HIPAA)
- Have benefits that meet the Partnership policy criteria (e.g., satisfy inflation requirements based on the age of the applicant)
- Contain certain consumer protection provisions, as specified by federal law
- Be issued on or after the effective date of the state's plan amendment

Prudential LTC3 Inflation Options Available by Age in Louisiana:

- Age 60 & Under: Auto 3% Compound, Auto 5% Compound
- Age 61-75: Auto 3% Compound, Auto 5% Compound, Auto Compound 2X Max, Auto 5% Simple
- Age 76 & Above: None, Auto 3% Compound, Auto 5% Compound, Auto Compound 2X Max, Auto 5% Simple, Guaranteed Purchase Option (GPO)

Questions about the exchange program can be answered by the Producer Service Center Customer Service associates at (877) 852-0010. Or, as always, you can call your LTC regional sales manager.

Click below to view the related attachments:

[LA Good News Letter](#)

[Disclosure Notice](#)

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0182881-00001-00