



The Prudential Insurance Company of America
 Long Term Care Customer Service Center
 P. O. Box 8519
 Philadelphia, PA 19176-8519
 Tel 877-232-3610 Fax 877-773-9515

1 Date
 2
 3
 4
 5 Name
 6 Address Line 1
 7 Address Line 2
 8 Address Line 3
 9 City, State Zip Code

13 Re: Long Term Care Insurance Policy Number: xxxxxxxxxx
 14 Policy Effective Date: xxxxxxxxxx
 15 Long-Term Care Partnership Exchange Notification
 16

17 Our company is now participating in Kentucky’s Long-Term Care Partnership Program by
 18 offering long-term care insurance policies that meet certain state and federal requirements.
 19 Under the Partnership Program, policies that meet these requirements may allow you to
 20 protect a portion of your assets from Medicaid’s “spend down” requirements if you should ever
 21 need to apply for Medicaid benefits to pay for long-term care expenses in the future.
 22 Partnership Program policies may allow you to keep a dollar of your own assets for every
 23 dollar of benefits paid by the policy for long-term care services should you need to apply for
 24 Medicaid.
 25

26 Although we sell long-term care insurance policies that qualify as Partnership plan policies, the
 27 policy you currently have with us does **not** qualify for the Partnership Program. Therefore, we
 28 are notifying you that you may be able to exchange your current long-term care policy for a
 29 new policy that qualifies under the Partnership Program.
 30

31 However, before you consider exchanging your current long-term care policy for a policy that
 32 qualifies under the Partnership Program, there are several things you should know:
 33

- 34 • You may be required to answer health questions that will determine whether we will
 35 issue you a new policy (medical underwriting).
- 36 • You may be required to update your plan by adding benefits in order to qualify as a
 37 Partnership plan policy. Carefully consider any change in benefits that may increase
 38 your costs.
- 39 • The premium for the new policy may be higher than the premium you pay for your
 40 existing policy.
- 41 • If you move to a state that does not maintain a Partnership Program or does not
 42 recognize your plan as a Partnership plan, you would not receive the asset
 43 protection under the Medicaid laws of that state.

- Since the Partnership Program is based on current federal and state laws, it is subject to change. If the laws are changed, the Partnership plan policies may not offer the same protections in the future as they do now.

If you would like more information about this offer to exchange your existing long-term care insurance policy for a policy that qualifies under Kentucky's Partnership Program, please contact your insurance agent or call Prudential's Long-Term Care Customer Service Center at 877-232-3610.

If, after you learn more about the Partnership plan and any additional costs or benefit updates that may be required, and you decide to accept the offer to exchange your existing policy for a new, Partnership plan policy, you will have 90 days to apply for the exchange.

If you have general questions about Kentucky's Long-Term Care Partnership Program and Medicaid, please call the Kentucky Medicaid office at (502) 564-6204.

If you have questions about long-term care insurance in general, please call the Kentucky Department of Insurance at (800) 595-6053.

Sincerely,

Prudential Long-Term Care Customer Service Center

cc: [PRODUCER NAME]

Long-term care insurance policy 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. Prudential is authorized to conduct business in all U.S. states and the District of Columbia. Product availability varies by state. Coverage is issued under policy number GRP 113096 and 114018 (In North Carolina coverage is issued under GRP 113598, 114216; NC Franchise 113640 and 114217. In Virginia coverage is issued under GRP 113327 and 114198. In Idaho is issued under GRP 113096 and 114198. In Oklahoma is issued under GRP113325 and 114178), however policy numbers may vary by state. All insurance policies/options may not be available in your state. The Prudential Insurance Company of America is a Prudential Financial company.

This is a solicitation for long term care insurance.

