



Important information for new eligible employees of The State of Idaho. Please respond within 31 days.

Dear State of Idaho Employee:

Caring for elderly loved ones is becoming a very common challenge. We at The State of Idaho 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.

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 31 days of your benefit eligibility date, 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 CareSM Insurance!

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. Representatives are available to provide you with more information.
- Visit **www.prudential.com/gltcweb**
Group Name: **stateofidaho**
Access Code: **soiltc**
- Send an e-mail to Prudential at **LTC4me@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 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.