

The Prudential
Insurance
Company
of America

Long-Term Care
Insurance

Health Interviews



0166078

0166078-00001-00

Your Long-Term Care Insurance

Health Interviews

By applying for long-term care insurance, you have taken the first step to help protect yourself from the financial concern that may accompany the need for long-term care. Now Prudential needs to learn some important information about your health and day-to-day activities to determine whether you are eligible for insurance. To gather this information, Prudential conducts two types of health interviews. Often times, for those under the age of 71, when required, the interview is conducted over the telephone, while an in-person interview will be conducted with clients over the age of 71.

This brochure should answer most of your questions about both types of interviews. It will also let you know what you can expect to be asked and help you to feel comfortable during the interviews.



The Telephone Health Interview

Who will conduct the telephone health interview?

The person who will perform the interview will be a trained nurse working for LifePlans, Inc.

When will the telephone health interview take place?

LifePlans, Inc. will make an initial call to set up a time that is convenient for you. The other option is for you to work out a date and time in advance and have your agent provide this information in the LTC insurance application.

How will the information from the telephone health interview be used?

Information from the health interview, along with information provided in the written application and medical records, will be used to determine if you are eligible for long-term care insurance issued by Prudential. All of the information you provide is held in confidence.

How should you prepare for the telephone health interview?

You will be contacted by a licensed health care professional from LifePlans, Inc. who will review your medical history over the phone. Therefore, it will be helpful to have the following information readily available.

- **Physician information:** the name, address and phone number of your primary care physician, as well as other physicians you have seen within the past five years.
- **Hospital information:** the name, address and phone number of any hospital or health-related facility you have stayed in within the past five years.
- **Medications:** the name, dosage and reason for any prescribed medications you take. The easiest way is to have the containers with you during the interview.

In addition, you will also be asked to complete certain memory exercises.

Calls take approximately
20 – 25 minutes.



The In-person Health Interview

Why is an in-person health interview necessary?

Prudential needs to determine whether you are eligible for coverage under our long-term care insurance. This is called underwriting.

Who will conduct the interview?

The person who will perform the interview will be a health care professional, not an insurance agent. He or she will be a licensed nurse and will have had extensive training in how to interview applicants.

When will the interview take place?

It will be scheduled at your convenience. The interviewer will call you to schedule the appointment at a time you choose.

Where are in-person health interviews conducted?

The health interview generally takes place in your home. In certain situations, if pre-approved by Prudential, the interview may be conducted at another location of your choice.

How will the information be used?

We will use the information you share, both in your health interview and in your written application, along with your medical records, to determine if you are eligible for long-term care insurance. All of the information about you is held in confidence.

How should you prepare for the in-person health interview?

It will be helpful if you have some facts at hand:

- **Physician information:** the name, address and phone number of your primary care physician, as well as other physicians you have seen within the past five years.

- **Hospital information:** the name, address and phone number of any hospital or health-related facility you have stayed in within the past five years.
- **Medications:** the name, dosage and reason for any prescribed medications you take. The easiest way is to have the containers with you during the interview.

In addition, you will also be asked to complete certain memory exercises.

Is this a medical exam?

No. The in-person health interview is not a medical exam.

- No one will draw blood or ask for other specimens.
- You will not have to remove any articles of clothing.
- Anyone you wish may be nearby. We do suggest that, in order to prevent any distraction, they remain in another room during the interview.

The Prudential
Insurance Company
of America

**Long-Term Care
Insurance**

Thank you for considering Long-Term Care Insurance issued by Prudential.

Long-term care insurance policies are 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. All insurance policies/options may not be available in your state. Coverage is issued under policy number GRP 113096 and 114018 (In Idaho coverage is issued under GRP 113096 and 114345. In Louisiana coverage is issued under GRP 114231 and 114073. In North Carolina coverage is issued under GRP 113598 and 114216; NC Franchise 113640 and 114217. In Oklahoma coverage is issued under GRP 113325 and 114178. In Oregon coverage is issued under GRP 113363. In Pennsylvania coverage is issued under GRP 113172; PA Franchise 113570. In Virginia coverage is issued under GRP 113327.); however, policy numbers may vary by state.

Prudential and the Rock logo are registered service marks of The Prudential Insurance Company of America.

This is a solicitation for long-term care insurance. An insurance agent may contact you.