

**Comparison of Long-Term Care Insurance Plans for University of Delaware  
 The Current CNA\* LTC Insurance Plan and the New Prudential\*\* Insurance LTC Plan**

Plan Features	Current CNA Insurance LTC Plan* Effective Date: July 1, 2002	New Prudential LTC Insurance Plan** Effective Date: January 1, 2010
<b>Eligible Participants</b>	Full-time and part-time employees working at least 37.5 hours per week or 50% of the full time equivalent in the case of part-time employees, their spouse, or same sex domestic partner, parents/parents-in-law, and grandparents/grandparents-in-law. Retirees and their spouse or same sex domestic partner, and the surviving spouse of a retiree.	Full-time and part-time benefit-eligible employees working at least 37.5 hours per week or 50% of the full time equivalent in the case of part-time employees, their spouse, or same sex domestic partner, parents/parents-in-law, grandparents/grandparents-in-law, adult child(ren) and adult child(ren)'s spouse. Retirees, their spouse or same sex domestic partner, and adult child(ren) and spouse of adult child(ren) and surviving spouse.
<b>Age Range to Apply</b>	None.	18 to 84. Current Insureds over age 84 receiving this offer may transfer if they are currently insured.
<b>Plan Model</b>	Expense Reimbursement—Pays a benefit equal to the lesser of the qualified expenses incurred or the applicable Daily Benefit Maximum.	Service Reimbursement—Pays a benefit equal to the lesser of the qualified expenses incurred or the applicable Daily Benefit Maximum.
<b>Benefit Eligibility</b>	<p>You are eligible to receive benefits if a Licensed Healthcare Practitioner certifies that you are Chronically Ill. A Chronic Illness is one in which there is:</p> <ol style="list-style-type: none"> <li>1) A loss of the ability to perform, without Substantial Assistance, at least two Activities of Daily Living. This loss must be expected to continue for 90 days. Activities of Daily Living are Bathing, Contenance, Dressing, Eating, Toileting, and Transferring. Or</li> <li>2) A severe Cognitive Impairment which requires Substantial Supervision to protect you from threats to health or safety.</li> </ol>	<p>You are eligible to receive benefits if you are assessed by an Assessor and confirmed as having a Chronic Illness or Disability. A Chronic Illness or Disability is one in which there is:</p> <ol style="list-style-type: none"> <li>1) A loss of the ability to perform, without Substantial Assistance, at least two Activities of Daily Living. This loss must be expected to continue for 90 days. Activities of Daily Living are Bathing, Contenance, Dressing, Eating, Toileting, and Transferring. Or</li> <li>2) A severe Cognitive Impairment which requires Substantial Supervision to protect you from threats to health or safety.</li> </ol>
<b>Daily Benefit Maximum (DBM)</b>	<p>Your Daily Benefit Maximum (DBM) is the maximum dollar amount the plan will pay for any single day's covered expenses.</p> <p>\$100, \$150, \$200, \$300</p>	<p>Your Daily Benefit Maximum (DBM) is the maximum dollar amount the plan will pay for any single day's covered expenses.</p> <p>\$100, \$150, \$200, \$250, \$300</p> <p><b>Current Insureds may retain their current Daily Benefit Maximum Amount upon transfer to the Prudential insurance plan.</b></p>

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<b>Lifetime Maximum</b>	<p>The Lifetime Maximum (LM) is equal to the Daily Benefit Maximum for Nursing Home Care times 365 days times the number of years for your plan.</p> <p><b>3 year Lifetime Maximum</b>            \$100 DBM—\$109,500            \$150 DBM—\$164,250            \$200 DBM—\$219,000            \$300 DBM—\$328,500</p> <p><b>5 Year Lifetime Maximum</b>            \$100 DBM—\$182,500            \$150 DBM—\$273,750            \$200 DBM—\$365,000            \$300 DBM—\$547,500</p> <p>The calculation is DBM x 365 days x 3 or 5 years.</p>	<p>The Lifetime Maximum (LM) is equal to the Daily Benefit Maximum for Nursing Home Care times 365 days times the number of years for your plan.</p> <p><b>3 year Lifetime Maximum</b>            \$100 DBM—\$109,500            \$150 DBM—\$164,250            \$200 DBM—\$219,000            \$250 DBM—\$273,750 <b>(NEW)</b>            \$300 DBM—\$328,500</p> <p><b>5 Year Lifetime Maximum</b>            \$100 DBM—\$182,500            \$150 DBM—\$273,750            \$200 DBM—\$365,000            \$250 DBM—\$456,250 <b>(NEW)</b>            \$300 DBM—\$547,500</p> <p>The calculation is DBM x 365 days x 3 or 5 years.            The number of years is the same as the CNA plan.</p> <p><b>Current Insureds may retain their current Daily Benefit Maximum Amount upon transfer to the Prudential insurance plan.</b></p>
<p><b>Benefit Payout:</b></p> <ul style="list-style-type: none"> <li>• Nursing Home Facility</li> <li>• Assisted Living/ Residential Care Facility</li> <li>• Home &amp; Community Based Care</li> </ul>	<p><b>Covered Expenses up to:</b></p> <ul style="list-style-type: none"> <li>• 100% of DBM</li> <li>• 75% of DBM</li> <li>• 75% of DBM</li> </ul> <p>You must satisfy the Benefit Waiting/Elimination Period before benefits are payable.</p>	<p><b>Covered Expenses up to:</b></p> <ul style="list-style-type: none"> <li>• 100% of DBM</li> <li>• 100% of DBM</li> <li>• 75% of DBM</li> </ul> <p>You must satisfy the Benefit Waiting/Elimination Period before benefits are payable.</p>

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<b>Benefit Waiting/ Elimination Period</b>	<p>A 90-day Benefit Waiting/Elimination Period must be met before benefits are payable. This Plan has one combined Benefit Waiting/ Elimination Period for all covered services to which it applies.</p> <p>This is a period, counted in calendar days, which begins on the date you are certified as eligible for benefits and continues as long as you have a Chronic Illness.</p> <p>You do not need to incur charges to satisfy the Benefit Waiting/ Elimination Period.</p>	<p>A 90-day Benefit Waiting/ Elimination Period must be met once during your lifetime before benefits are payable. This Plan has one combined Benefit Waiting/ Elimination Period for all covered services to which it applies.</p> <p>This is a period, counted in calendar days, which begins on the date you are assessed, if that assessment results in eligibility for benefits, and continues as long as you have a Chronic Illness or Disability.</p> <p>You do not need to incur charges to satisfy the Benefit Waiting/ Elimination Period.</p> <p>The Benefit Waiting/ Elimination Period can be satisfied over multiple periods of Chronic Illness or Disability.</p>
<b>Benefits Paid During Benefit Waiting/ Elimination Period</b>	Caregiver Training.	Independence Support, Caregiver Training, Private Care Management, and Hospice.
<b>Cash Alternative Benefit</b>	Not included.	<p><b>NEW:</b> Under this provision, at your option, your Coverage will pay a monthly fixed benefit to you in lieu of reimbursement for Eligible Charges for Home and Community-Based Care as stated above. The Cash Alternative Daily Benefit is payable for each day in the month in which you have a Chronic Illness or Disability, after you satisfy the Benefit Waiting/ Elimination Period. The Cash Alternative Daily Benefit is equal to 50% of your Daily Maximum for Home Health Care. The Cash Alternative Daily Benefit is subject to the following:</p> <ol style="list-style-type: none"> <li>1) You must meet the Benefit Eligibility Criteria.</li> <li>2) You can only elect this benefit on a monthly basis.</li> <li>3) It is in lieu of any other Institutional Care or Home and Community-Based Care benefits payable for that month. These benefits are subject to the Benefit Waiting/ Elimination Period and reduce your Lifetime Maximum.</li> </ol>
<b>Caregiver Training</b>	<p>Caregiver Training Benefit.</p> <p>100% of eligible expenses per training event, up to three times the Daily Benefit for Community Based Care.</p>	Helps pay for training family members and/or unlicensed caregiver in caregiving techniques. Benefit is \$500.

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<b>Bed Reservation</b>	<p>While you are receiving Long-Term Care services in a Nursing Home, you may incur charges for Bed Reservation by that institution to retain your bed if you are absent because you are confined in a hospital or for some other reason. Benefits for Eligible Charges will be paid up to 21 days per calendar year.</p> <p>You must satisfy the Waiting/Deductible Period before benefits are payable.</p>	<p>While you are receiving Long-Term Care services in a Nursing Home or an Assisted Living Facility, you may incur charges for Bed Reservation by that institution to retain your bed while you are confined in an acute care facility for 24 hours or more. Benefits for Eligible Charges will be paid up to 21 days per calendar year.</p> <p>You must satisfy the Waiting/Deductible Period before benefits are payable.</p>
<b>Hospice Care</b>	<p>Provides coverage for Hospice Care. Benefits for Eligible Charges will be paid up to 100% of the Nursing Home Daily Maximum for institutional and non-institutional care.</p> <p>The Benefit Waiting/Elimination Period does not apply to Hospice Care benefits.</p>	<p>Provides coverage for Hospice Care. Benefits for Eligible Charges will be paid up to 100% of the Nursing Home Daily Maximum for institutional and non-institutional care.</p> <p>The Benefit Waiting/Elimination Period does not apply to Hospice Care benefits.</p>
<b>Respite Care</b>	<p>Caregiver Benefit.</p> <p>100% of the Eligible Expense per day, not to exceed 25% of the Daily Benefit for Nursing Home Care, as elected by the eligible person, with a maximum Annual Benefit of 30 times the Daily Caregiver Benefit.</p>	<p>Pays up to 21 days per calendar year, 100 days per lifetime. Will pay up to the Nursing Home Daily Maximum regardless of the type of services used.</p> <p>You must satisfy the Benefit Waiting/Elimination Period before benefits are payable.</p>
<b>Private Care Management</b>	<p>Provides unlimited services from a CNA Care Coordinator at no charge. Local, on-site, Care Management provided as needed without charge.</p> <p>CNA will consider reimbursing for private care management upon request, however this must be approved prior to claim submittal.</p>	<p>Provides coverage for a Private Care Manager to provide information, resources or to coordinate your Long-Term Care. You must first meet the Benefit Eligibility Criteria in order to use this benefit. Benefits for Eligible Charges will be paid up to 12 times the Daily Benefit Maximum per calendar year. No Benefit Waiting/Elimination Period applies to Private Care Management benefits.</p>
<b>Independence Support Benefits</b>	<p><b>Emergency Alert System.</b> CNA will pay the Emergency Alert System Benefit equal to the DMB for community based care for the rental or lease of an Emergency Alert System for the Insured's Residence while the Insured is living in that residence.</p> <p>An emergency alert system is a communication system located in the Insured's residence which is used to summon medical attention in case of a medical emergency.</p>	<p>The Independence Support Benefit allows the insured to be reimbursed for expenses for home modifications and medical alert systems, which will enable the insured to remain independent at home. Benefits for eligible charges will be paid up to 50 times the Daily Benefit Maximum.</p> <p>No Benefit Waiting/Elimination Period applies to Independence Support Benefits.</p>

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<b>Alternate Plan Benefit</b>	<p>Due to emerging trends on the delivery of long-term care, this plan takes into account the current institutional and Home Health Care Based Care settings that are available.</p> <p>CNA will consider a claim for benefits for care received in an alternate setting or non-institutional services designed to help an eligible person remain independent in his or her home.</p> <p>CNA will consider reimbursement of 100% of the DBM for a claim of benefits received in an alternate setting.</p>	<p>Due to emerging trends on the delivery of long-term care, this plan takes into account the current institutional and Home Health Care Based Care settings that are available.</p> <p>Prudential will consider a claim for benefits for care received in an alternate setting or non-institutional services designed to help an eligible person remain independent in his or her home.</p> <p>You must satisfy the Benefit Waiting/Elimination Period before benefits are payable.</p>
<b>Restoration of Benefits</b>	Not available.	<p><b>NEW:</b> All benefits paid under this Coverage are deducted from your Lifetime Maximum (unless otherwise indicated). However, your Lifetime Maximum benefit may be restored. If as a result of a reassessment, you have no limitations performing an Activity of Daily Living or a Cognitive Impairment, and you do not attempt to access benefits, submit a claim, or incur Eligible Charges for a period of six (6) consecutive months from the date of reassessment, your Lifetime Maximum benefit will be restored. Your Lifetime Maximum benefit will be restored to the level then in effect as if you had never made a claim or received benefits under this Coverage.</p>
<b>Premium Waiver</b>	<p>After you meet the Benefit Eligibility Criteria and satisfy the required Benefit Waiting Period, the premiums for your Coverage will be waived.</p> <p>Premiums will again become due as of the first day of the month following the month in which you no longer meet the Benefit Eligibility Criteria.</p>	<p>After you meet the Benefit Eligibility Criteria and satisfy the required Benefit Waiting/Elimination Period, the premiums for your Coverage will be waived. Premiums will be waived beginning the first day of the month following the date you satisfy the Benefit Waiting/ Elimination Period. Premiums will again become due as of the first day of the month following the month in which you no longer meet the Benefit Eligibility Criteria.</p>
<b>Coordination of Benefits</b>	<p>The purpose of this Long-Term Care Coverage is to help you pay for covered expenses, but not to pay for more than you actually incur. To do this, CNA coordinates its payments with certain other coverages you may have that provide benefits for the same services covered by this Long-Term Care Coverage.</p> <p>Other coverages include other Group LTC coverage, government programs, and group medical coverage.</p>	<p>The purpose of this Long-Term Care Coverage is to help you pay for covered expenses, but not to pay for more than you actually incur. To do this, Prudential coordinates its payments with certain other coverages you may have that provide benefits for the same services covered by this Long-Term Care Coverage. Other coverages include other Group LTC coverage, government programs, and group medical coverage.</p>

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<b>Return of Contribution at Death</b>	<p>If you die before the age of 74, a portion of the premiums may be refunded to your beneficiary.</p> <p>The percentage of premiums to be refunded is based on your age at death.</p> <p>The refund will be the total premiums you paid times the percentage below and then reduced by any benefits paid by CNA.</p> <p>Age and Percent of Premium:            Age 64 and Under: 100%,            65–90%      70–40%            66–80%      71–30%            67–70%      72–20%            68–60%      73–10%            69–50%      74–0%</p>	<p>If you die before the age of 74, a portion of the premiums may be refunded to your spouse, if applicable, otherwise to your estate.</p> <p>The percentage of premiums to be refunded is based on your age at death.</p> <p>The refund will be the total premiums you paid (including any premiums paid on your behalf by your employer) times the percentage below and then reduced by any benefits paid.</p> <p>Age and Percent of Premium:            Age 64 and Under: 100%,            65–90%      70–40%            66–80%      71–30%            67–70%      72–20%            68–60%      73–10%            69–50%      74–0%</p>
<b>International Benefit</b>	Not available.	<p><b>NEW:</b> Benefits for Eligible Charges for care you receive outside the United States will be paid up to 75% of your Daily Maximum for Nursing Home Care or Daily Maximum for Home Health Care, according to the services you use. Payment of International Coverage benefits is limited to 365 days during which Eligible Charges are incurred over the lifetime of the Coverage. Benefits will be paid in U.S. currency. You must satisfy the Waiting Period before benefits are payable.</p> <p><i>*Exclusion for services and supplies outside the United States does not apply to the International Coverage benefit.</i></p>
<b>Future Purchase Inflation Protection</b>	At least every three years from your effective date with CNA, you will be given the opportunity to purchase additional coverage to keep up with the rising costs of long-term care. No evidence of insurability is required as long as you remain actively-at-work with the University of Delaware.	At least every three years from your effective date with Prudential, you will be given the opportunity to purchase additional coverage to keep up with the rising costs of long-term care. No evidence of insurability is required as long as you have not declined two consecutive periodic inflation offers under the Prudential Plan. This offer will be made only if you have not elected the Automatic Inflation Option.
<b>Optional Benefit: Automatic Compound Inflation Protection</b>	Not available.	<p>This benefit option will allow benefits to increase automatically by 5% compounded annually while your premiums are level based on original issue age. If this option is not elected, Prudential will offer a periodic inflation increase at least every three years.</p> <p><b>There is an additional cost for this option.</b></p>

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<b>Optional Benefit: Non-Forfeiture</b>	<p><b>BENEFIT ACCOUNT</b></p> <p>If the Insured has had at least 3 years of continuous coverage under the Policy, and this benefit has been in effect for at least three years, then the Insured's coverage will be continued in force with the same daily benefit but a reduced Lifetime Maximum Benefit, with no further premiums being payable.</p> <p>The reduced Lifetime Maximum Benefit will equal the total premiums paid toward a plan which includes this benefit.</p> <p>However, the reduced Lifetime Maximum Benefit will never be less than 30 times the Insured's daily benefit.</p>	<p>If you stop paying premiums on or after the third anniversary of your Effective Date, you may be entitled to receive benefits under this provision. No benefits will be paid if either of the following apply.</p> <p>a) Your insurance ended prior to your third anniversary. b) You have already received benefits that equal or exceed the total amount of premiums paid for your Coverage. If you are entitled to a benefit, this benefit will be equal to the greater of the following:</p> <p>1) 30 times the Daily Maximum for Nursing Home Care at the time of lapse, up to your remaining Lifetime Maximum.</p> <p>2) The total amount of premiums paid for your Coverage, less the sum of all benefits paid on your behalf while you were covered by this insurance.</p> <p><b>There is an additional cost for this option.</b></p>
<b>Contingent Non-Forfeiture</b>	<p>This feature applies only if your coverage does not include the Non-Forfeiture provision described above.</p> <p>This feature automatically provides a Non-Forfeiture Benefit if premium rates are increased by more than certain allowable percentages.</p> <p>In that event, you will be able to: 1) continue coverage at current benefit levels by paying the new premium amount; 2) lapse your coverage and retain a reduced lifetime maximum with no further premium payments; or 3) decrease your coverage and keep the policy in effect on a premium paying basis.</p>	<p>This feature applies only if your coverage does not include the Non-Forfeiture provision described above. This feature automatically provides a Non-Forfeiture Benefit if premium rates are increased by Prudential by more than certain allowable percentages. In that event, you will be able to: 1) continue coverage at current benefit levels by paying the new premium amount; 2) lapse your coverage and retain a reduced lifetime maximum with no further premium payments; or 3) decrease your coverage and keep the policy in effect on a premium paying basis. The contingent benefit and the threshold amounts are described in the 2000 NAIC Long-Term Care Insurance Model Regulation.</p>
<b>Marital Discount / Same-Sex Domestic Partner Discount</b>	Not available.	Rates for married persons and same-sex domestic partners are discounted 10%.
<b>Direct Bill Model Premium Discounts</b>	Not available.	<p><b>NEW:</b></p> <p>5.6% for Annual Payment</p> <p>2.8% for Semi-Annual Payment</p>

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<b>Rate Guarantee</b>	Not available.	Prudential guarantees to continue the rates through December 31, 2016.
<b>Portability</b>	<p>Allows you to continue your coverage at the same premium rate if you retire, leave your job or the Group Contract Holder withdraws sponsorship of the Group Contract and does not replace it within 31 days of the date the coverage would otherwise end.</p> <p>This applies as long as you have not exhausted your Lifetime Maximum Benefits.</p>	<p>Allows you to continue your coverage at the same premium rate if you retire, leave your job or the Group Contract Holder withdraws sponsorship of the Group Contract and does not replace it within 31 days of the date the coverage would otherwise end.</p> <p>This applies as long as you have not exhausted your Lifetime Maximum Benefits.</p>

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Plan Features	Current CNA Insurance LTC Plan* Effective Date: July 1, 2002	New Prudential LTC Insurance Plan** Effective Date: January 1, 2010
<b>Exclusions</b>	<p>Charges in connection with the following are not covered:</p> <ol style="list-style-type: none"> <li>1. Loss due to or resulting from war or an act of war whether declared or undeclared.</li> <li>2. Long-Term Care to the extent that benefits are payable under Workers' Compensation, the Occupational Disease Act or Law or a group health plan. However, the days on which Long-Term Care is received will count towards satisfying the Waiting Period, subject to the provisions of the Policy.</li> <li>3. Treatment for neurosis, psychoneurosis, psychopathy, psychosis or mental or emotional disease or disorder which is not of organic origin. Alzheimer's Disease and similar dementias are covered, subject to the provisions of the Policy.</li> <li>4. Long-Term Care which would be provided without charge in the absence of insurance.</li> <li>5. Nursing Home Care received in a hospital or clinic or a rehabilitation hospital, except as provided in the definition of Nursing Home; or in a facility or section of a facility which operates primarily for the treatment of alcoholics or drug addicts or the mentally ill.</li> <li>6. Long-Term Care received outside the United States and its possessions.</li> <li>7. Long-Term Care to the extent that benefits are payable under Medicare or would be so reimbursable but for the application of a deductible or coinsurance amount.</li> </ol>	<p>Charges in connection with the following are not covered:</p> <ol style="list-style-type: none"> <li>1) A charge covered by a workers' compensation law, occupational disease law or similar law.</li> <li>2) A charge for a service or supply a) furnished by or for the United States government or any other government, unless payment of the charge is required by law. Or b) to the extent that the service or supply, or any benefit for the charge, is provided by any law or governmental plan under which the patient is or could be covered. This (b) does not apply to a state plan under Medicaid or to any law or plan when, by law, its benefits are excess to those of any private insurance program or other non-governmental program. When this (b) applies to Medicare, the benefits provided by Medicare will be deemed to include any amount that would have been payable by Medicare in the absence of a deductible or coinsurance requirement under that program.</li> <li>3) Charges for a condition due to war or any act of war while you are insured or due to your participation in an act of felony, riot or insurrection. "War" means declared or undeclared war and includes resistance to armed aggression. "Riot" means a wild, violent, public disturbance of the peace.</li> <li>4) Charges arising from intentionally self-inflicted injury or attempted suicide, while sane or suffering from inorganic based insanity.</li> <li>5) Charges for services or supplies outside of the United States and its possessions.</li> <li>6) Charges in connection with the treatment of chronic alcoholism or chemical dependency.</li> </ol>

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Prudential Long Term Care<sup>SM</sup> Insurance is issued by **The Prudential Insurance Company of America**, a Prudential Financial Company, 751 Broad Street, Newark, NJ 07102 (800) 732-0416.

The Insurance coverage offered under Prudential Long Term Care<sup>SM</sup> Insurance contains benefits, exclusions, limitations, terms and provisions, eligibility requirements and specific terms under which the insurance coverage may be continued in force or discontinued. (Contract Series 83500.) The Prudential Insurance Company of America is a Prudential Financial Company. Prudential and the Rock logo are registered service marks of The Prudential Insurance Company of America, Newark, NJ, USA.