



## Long-Term Care Benefits to Protect Your Family, Future, and Finances

LTC supports you in the event you need help with basic life activities, like bathing or dressing, either at home or in a facility.

Traditional LTC insurance is highly customizable. A **sample plan** is illustrated below, but there are a wide variety of benefit amounts and options available. Your premium will be determined by your age at application and the coverage you select. Please visit [LTCforWorkday.com](http://LTCforWorkday.com) to start evaluating what plan is right for you and your loved ones.

Application Age	Workday Monthly Premium
30	\$26.40
40	\$42.00
50	\$66.60
60	\$135.00

Monthly Premiums - \$6,000 monthly benefit, \$432,000 lifetime maximum benefit

### What makes this plan unique?

This LTC insurance includes professional home care benefits, is portable, and offers discounted group premiums and unisex pricing.

Optional plan enhancements such as lifetime benefits and the flexibility to receive care from family members and friends are also available.

### Available to your family

Family members can also apply and have access to the same plan options and discounted group premiums. Rates are based on individual's age at application. Workmate and spouse premiums are payroll deducted. Eligible family members are billed at home.

### Family eligibility\*

- Spouses/Domestic Partner
- Parents & In-Laws
- Grandparents (& In-Laws)
- Workmate's Siblings & their Spouses
- Workmate's Children & their Spouses
- Workmate's Spouse's Siblings & their Spouses

\*Spouse and family issue ages: 18 to 80. Includes natural/adoptive/step relationships. Medical underwriting required.



### Premiums are HSA deductible

Premiums for this plan can be reimbursed under a health savings account up to the limits set by the Internal Revenue Service.

### Other plan enhancements:



#### Informal home care

All plans include professional home care benefits. Optional plan enhancements allow for friends and family to provide care and receive payment.



#### Lifetime benefits available

Unlimited duration plans mean benefits are payable as long as they are needed. Many families find this option important to consider, particularly if they have been caregivers for family or friends.



#### Uncapped inflation protection

Adding 5% uncapped simple inflation means the longer you have coverage in place, the higher your benefit grows. For example, a monthly benefit of \$6,000 will increase by \$300 per year. After 20 years, your benefit will have grown to \$12,000 per month.

### CONTACT US

Email: [LTCHelp@agis.com](mailto:LTCHelp@agis.com)  
Call: (877) 485-2318

Monday - Thursday 9:00 a.m. to 6:00 p.m.  
Friday 9:00 a.m. to 4:00 p.m. CT



### Learn more at [LTCforWorkday.com](http://LTCforWorkday.com)

Explore plan options, register for a webinar or watch a recorded presentation, view rates, and apply online.



### Did you know?

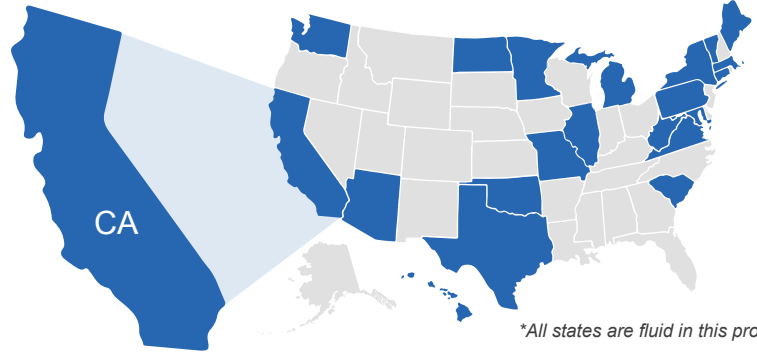
72% of long-term care is publicly funded.\* To address this significant budgetary burden, many states are considering implementing new programs which may include new payroll taxes, tax credits and incentives, or rate change regulation.

### You and your family are eligible!

Should any of the programs currently being evaluated become law, securing this coverage may now may exempt you from other changes later, such as new payroll taxes.

\*Congressional Research Service, Who Pays for Long-Term Services and Supports? June 2022

### The following states are currently considering some sort of program to address the LTC crisis\*



\*All states are fluid in this process.

### Attention, California Workmates!

In 2019, the California legislature created a task force to design a statewide LTC program. One of the task force's recommendations was to implement a new payroll tax. Depending on the legislature's decision on a LTC bill, it's possible that individuals in California with private LTC coverage prior to legislation being enacted could be exempt, in part or in full, from paying an additional payroll tax. Consider your options carefully during Annual Enrollment.



### Know the facts:

- 70% of us reaching age 65 will need LTC in the future.
- One-third of all LTC costs are paid from personal savings and investments.
- Many people risk losing their life savings within a year or two of needing LTC.

### Consider the cost:

LTC is not paid for by disability or health insurance.

- Home Care: \$61,000+
- Assisted Living: \$54,000+
- Nursing Home: \$108,000+

*National Average – CareScout Cost of Care Survey, 2021*

### Protect what matters most:

- Protect your family, future, and finances.
- Make things easier on your family and friends.
- Sure up your retirement goals.

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