CareScout®

The CareScout Quality Network

Care savings that add up

CareScout Care Assurance long-term care insurance policyholders receive immediate value from day one. Through access to the CareScout Quality Network, policyholders and their family members can connect with a nationwide network of vetted home care providers and take advantage of preferred pricing.

A Case Study in Savings

A hypothetical example used for illustrative purposes

Helping a loved one find care today

Elena, a CareScout Care Assurance policyholder, balances a full-time job with caring for her father, Luis. She has delayed getting help to preserve his savings, but after missing three days of work in the past month, she knows it's time to act. Elena turns to CareScout for guidance and quickly connects with a quality home care provider. With preferred pricing, she gains a sense of security while helping extend Luis's resources.

Today's savings: Luis saves $7,650 a year with CareScout's 15% discount.[2]

ABC Home Care without CareScout	ABC Home Care with CareScout
\$35.00 per hour[1] x 30 hrs per week = \$4,200 per month	\$29.75 per hour x 30 hrs per week = \$3,570 per month
Total cost savings: \$630 per month / \$7,560 per year	

Savings that grow as care costs rise

Twenty years later, Elena needs home care herself. Her daughter, Sofia, lives out of state and needs help finding someone she can trust to care for her mother. Like Elena once did, Sofia turns to CareScout for guidance and connects with a vetted home care provider who can meet Elena's needs. The preferred pricing helps to reduce costs, again creating meaningful savings when care is needed most.

Tomorrow's savings: Elena saves $13,644 a year with the same 15% discount.[2]

XYZ Home Care without CareScout	XYZ Home Care with CareScout
\$63.21 per hour[3] x 30 hrs per week = \$7,585 per month	\$53.73 per hour x 30 hrs per week = \$6,448 per month
Total cost savings: \$1,137 per month / \$13,644 per year	

Would your clients like to receive a benefit that can help them save across generations?

Contact us to learn more about this valuable CareScout advantage.

977303 081226

Family members include the policyholder's spouse or partner, or anyone who is related to the policyholder's spouse or partner as a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, first cousin, nephew, or niece. This includes adopted, in-law, and step-relatives.

[1] Based on current hourly median costs nationally. 2025 CareScout Cost of Care, https://www.carescout.com/cost-of-care.

[2] CareScout's goal is to secure a 15% discount off standard rates for policyholders, from home care providers in the CareScout Quality Network. Actual discounts can vary.

[3] Based on current hourly median costs nationally with assumed 3% annual inflation increase. 2025 CareScout Cost of Care, https://www.carescout.com/cost-of-care.

In addition to the insurance policy benefits, CareScout Care Assurance offers various resources and services to help policyholders assess care needs, find quality care through the CareScout Quality Network, and enhance their health and independence through wellness programs. Some of these resources and services are also available to immediate family members. Certain resources and services, including the CareScout Quality Network, are offered through our affiliate, CareScout, LLC. The CareScout Quality Network and wellness programs are optional, are not policy benefits, and can be discontinued or modified at any time. CareScout Insurance Company and its affiliates do not provide medical services or advice. Resources and services available to family members do not include payment for any care received.

Long-term care insurance is issued by CareScout Insurance Company, Glen Allen, VA.

CareScout Care Assurance, policy form series ICC25-1111W75 or 1111W75 or ICC25-1111W100 or 1111W100 or ICC24-1110 or 1110 ICC25-1111A or 1111A.