

# CareScout Care Assurance

Plan for the future with confidence

The purpose of this communication is the solicitation of insurance.

CareScout Care Assurance is a long-term care insurance policy issued by **CareScout Insurance Company**, Glen Allen, VA.

ICC25-892301 06/11/25

**CareScout**<sup>®</sup>



# Get to know CareScout

We're on a mission to make the aging journey more dignified, connected, and fulfilling – and to give people the tools they need to age with confidence. To do this, we're building integrated solutions to help you understand, fund, and find aging care.



## Why CareScout?

- **Leveraging more than 50 years of expertise in the long-term care market.** CareScout is an indirect wholly owned subsidiary of Genworth Financial, Inc. Genworth Financial's affiliated insurance companies have decades of claims-paying expertise, paying more than \$32 billion in long-term care benefits.<sup>1</sup>
- **Dedication to exceptional customer service.** Learning from the Genworth companies' combined history of serving millions of policyholders with high-quality customer service, we are committed to supporting your care needs throughout the aging journey and being there when you need us most.
- **Access to a holistic aging care ecosystem.**<sup>2</sup> Before you need to use your benefits, you'll have access to a wealth of information, services, and support to help you plan ahead for long-term care needs and navigate the aging care system.
- **Find quality aging care providers at lower costs.** All policyholders have access to the CareScout Quality Network<sup>3</sup>, a curated nationwide network of care providers that meet rigorous quality standards and offer preferred pricing.

<sup>1</sup> Long-term care claims experience data for Genworth Life Insurance Company and Affiliates – December 1974 through December 31, 2024.  
<sup>2</sup> These include certain information, referral, and other services that may be offered through our affiliate, CareScout, LLC, and that may be changed, replaced, or discontinued at any time.  
<sup>3</sup> The CareScout Quality Network is a nationwide network of aging care providers. More information on the CareScout Quality Network can be found on page 8.



# Plan confidently. Age vibrantly. Live assured.

You’ve worked hard. You’re building the future you want. And you’re preparing to ensure that your hard-earned dollars last through retirement. As part of your planning, it’s important to determine how you’ll pay for long-term care (LTC).

Having a plan in place for LTC well before you need it can help provide peace of mind for you and your loved ones. Take control of the journey ahead and build a plan today.



## We have a solution to help

CareScout Care Assurance, a long-term care insurance policy, is a simple, personalized solution that provides:



**Choice:** Select the income tax-free<sup>4</sup> long-term care benefit options that align with your needs and budget.



**Comfort:** Covers multiple care settings, including staying in your own home.



**Care:** Access to services and support throughout the aging journey.<sup>5</sup>



All CareScout Care Assurance policyholders will have access to the CareScout Quality Network.<sup>6</sup>

<sup>4</sup> Reimbursement benefits for qualified long-term care services under IRC Section 7702B(b) are generally non-taxable.  
<sup>5</sup> Care support includes certain information and referral services for you or your immediate family members. It does not include payment for any care received.  
<sup>6</sup> The CareScout Quality Network is a nationwide network of aging care providers. More information on the CareScout Quality Network can be found on page 8.

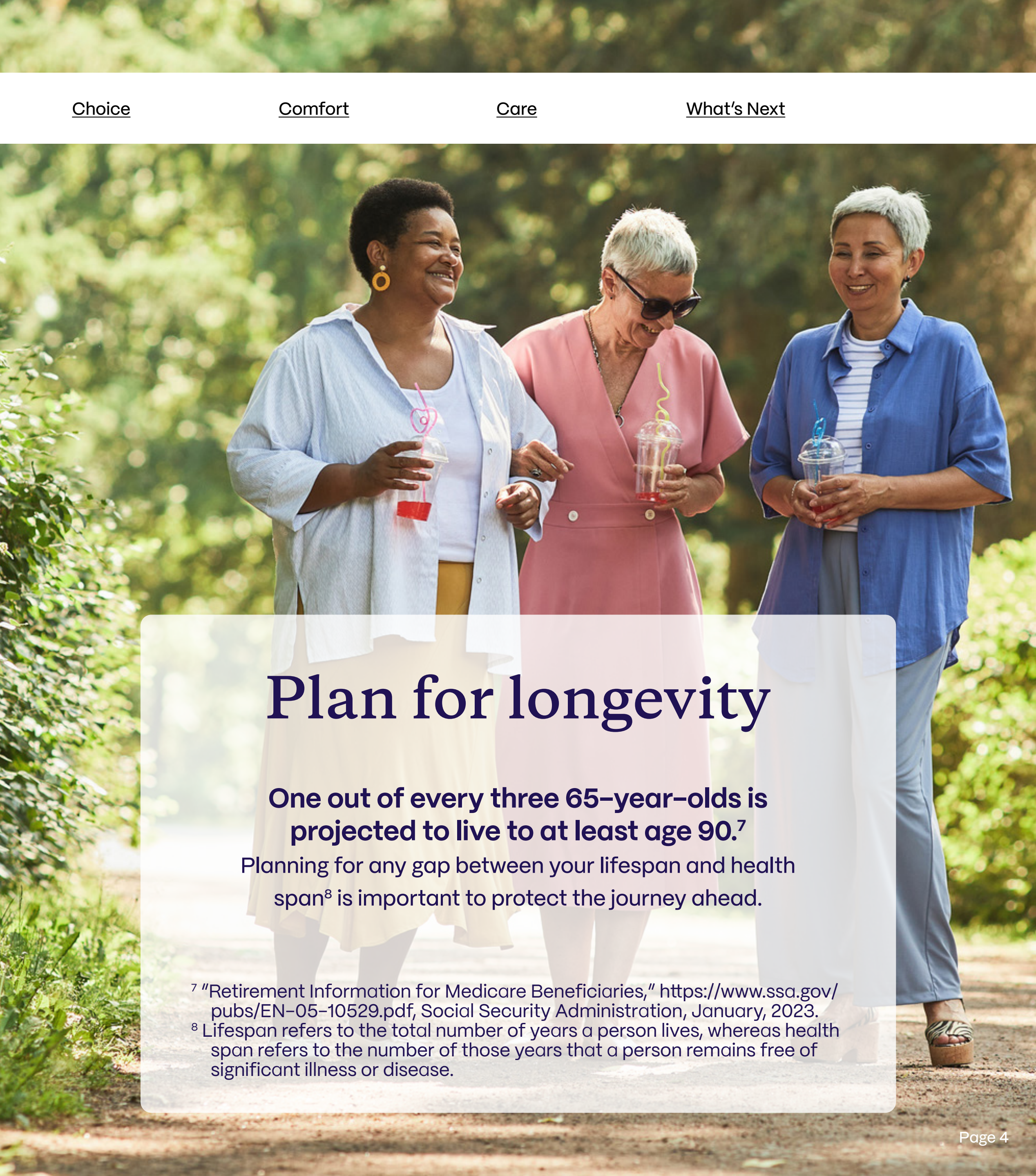


# Why long-term care planning is important

Good news! We're all living longer than ever before. Planning for care needs now can help avoid surprises later and give you and your loved ones a greater sense of security about the future.

Having a plan in place can help:

- ✓ Reduce financial impact on your loved ones
- ✓ Protect your savings
- ✓ Decrease stress
- ✓ Ensure you have a voice in how and where you receive care



## Plan for longevity

**One out of every three 65-year-olds is projected to live to at least age 90.<sup>7</sup>**

Planning for any gap between your lifespan and health span<sup>8</sup> is important to protect the journey ahead.

<sup>7</sup> "Retirement Information for Medicare Beneficiaries," <https://www.ssa.gov/pubs/EN-05-10529.pdf>, Social Security Administration, January, 2023.  
<sup>8</sup> Lifespan refers to the total number of years a person lives, whereas health span refers to the number of those years that a person remains free of significant illness or disease.

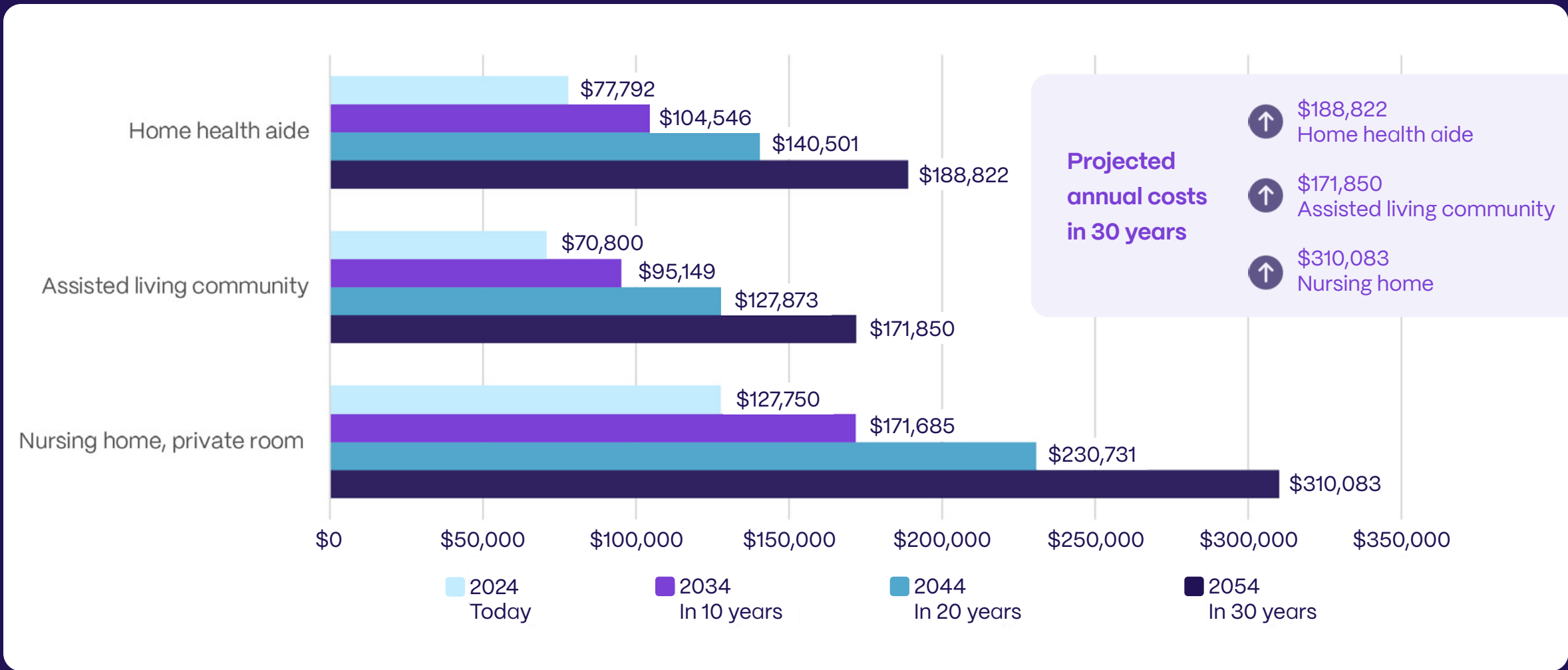




# Understanding the cost of care

Long-term care costs continue to rise across all care settings.<sup>9</sup> Considering these costs today and in the future is a critical first step in making a plan and easing the impact of costs when you need care.

## Annual median costs in the United States



CareScout Cost of Care Survey, July through December 2024. [www.CareScout.com/costofcare](http://www.CareScout.com/costofcare). Home health aide based on 44 hours per week by 52 weeks. Assisted living community based on 12 months of care, private, one bedroom. Nursing home, private room based on 365 days of care. Future costs estimate how much care might cost in future years based on an assumed 3% annual inflation. Your actual costs may vary.

<sup>9</sup> CareScout Cost of Care Survey, July through December 2024



# Customize your long-term care insurance plan

Long-term care planning is not one size fits all. The good news is that CareScout Care Assurance isn't either. You can choose the options that fit your needs and your budget.

- 1

**Build your policy**  
Select the total LTC benefit amount<sup>10</sup> and daily benefit maximum. You are able to mix and match the total benefit amount and daily benefit maximum to meet your needs.<sup>11</sup>
- 2

**Total benefit amount options**  

☐ \$50,000

☐ \$100,000

☐ \$150,000

☐ \$200,000

☐ \$250,000
- 3

**Daily benefit maximum options**  

☐ \$50

☐ \$100

☐ \$150

☐ \$200

After you select benefits, you have additional options to consider, including:

**Funding options**

Choose to pay premiums annually, semiannually, quarterly, or monthly.<sup>12</sup>

**Inflation protection**

Determine if you want your benefits to grow over time by adding optional inflation protection. 1%, 3%, and 5% compound inflation options are available. Each year, this option automatically increases your daily benefits and total benefit amount remaining after any claims payments.

**Deductible period**

Decide when your benefits begin. Choose from either a 90-day or a 180-day deductible period. Your deductible period is the number of days you pay for eligible care before benefits begin. You are eligible to receive benefits after the deductible period has been satisfied. You also have the option to have benefits for home and community care with no deductible period by selecting the optional waiver of home and community care deductible period.

All CareScout Care Assurance policies include additional features, including waiver of premium so your payments stop while you are receiving benefits and couples' rates if you are married or in a domestic partnership.<sup>13</sup>

<sup>10</sup> The total benefit amount refers to the coverage maximum in your policy. This is the maximum total amount of benefits available. Some states require minimum benefit amounts that may apply to your selection.  
<sup>11</sup> Some states require minimum benefit amounts that may apply to your selection.  
<sup>12</sup> Premiums must be paid as specified in your policy to maintain coverage. If you pay your premiums more frequently than annually (e.g., monthly, quarterly or semiannually). Additional charges will apply.  
<sup>13</sup> Also applies to those who are joined by a relationship legally recognized under state law as entitled to the same rights and benefits of married persons.



# You have care options

CareScout Care Assurance pays for covered care that you receive in the comfort of your home or, for more advanced care, reimburses covered expenses for assisted living and nursing facilities, as well as hospice care.<sup>14</sup>

Covers up to  
**100%**  
of daily benefit maximum  
of covered care in a/an

- ✓ Home Care (Agency)<sup>15</sup>
- ✓ Adult Day Care
- ✓ Assisted Living Community
- ✓ Nursing Home

Additional covered care and benefits include home assistance (home modifications, caregiver training, and equipment), hospice care, respite care, and bed reservations. Alternatives to covered benefits may also be available.

<sup>14</sup> To qualify for benefits, among other requirements, covered long-term care services must be received in accordance with a Plan of Care prescribed by a Licensed Health Care Practitioner.  
<sup>15</sup> Home care from an independent provider is covered up to 50% of the daily benefit maximum. Independent provider refers to a person who is not employed by or affiliated with a Home Health Agency.



## Accessing your benefits

**To be eligible for long-term care benefits, a licensed health care professional must confirm that you are chronically ill.**

You are chronically ill if you are unable to perform, without substantial assistance, at least 2 of the Activities of Daily Living (Bathing, Continence, Dressing, Eating, Toileting, and Transferring) for at least 90 days or if you require substantial supervision to protect yourself from threats to health and safety due to severe cognitive impairment.

**You must also satisfy the deductible period you selected and incur expenses for covered care.**





# Care for you and support for the ones you love

Sometimes, it's hard to know where to start, who to call, or where to go. That's when we are at our best. From applying for your policy, to exploring ways to age gracefully and safely, to looking for a provider to meet your long-term care needs, to filing a claim for policy benefits, we are here for you and your loved ones through all phases of your aging journey. In addition to funding to support your long-term care needs, you can expect:



A simplified, streamlined underwriting process and experience



A fully digital quote, application, and policy delivery process



Personalized and experienced customer care



Access to wellness programs we may make available



Caregiver support and care coordination



Help finding care, including through the CareScout Quality Network



## Find care with the CareScout Quality Network

All policyholders have access to the CareScout Quality Network,<sup>16</sup> a curated nationwide network of aging care providers. Choose care you can trust while saving on costs. Explore providers that:



Are vetted and meet rigorous quality standards



Offer policyholders preferred pricing



Commit to person-centered care

<sup>16</sup> The CareScout Quality Network is currently available to CareScout Insurance Company policyholders through its affiliate, CareScout, LLC. It is not a policy benefit and can be discontinued or modified at any time. You do not have to use a provider in the CareScout Quality Network to receive policy benefits. If you use a provider in the CareScout Quality Network, CareScout, LLC may be compensated by the provider or CareScout Insurance Company. All benefits and coverage requirements are the same whether you use a provider in the CareScout Quality Network or one that is not in that network. All information is accurate as of the date this material was created.





# Take the next step

Talk with your financial professional today about making CareScout Care Assurance part of your plan to take control of the journey ahead.



# Important information

## CareScout Care Assurance

Read the policy for full information about product features, benefits, and limitations. The descriptions in this material are only summaries and are not intended to be a substitute for the policy. In the event of a conflict, policy terms and provisions will prevail.

This is a solicitation of insurance for policy form series ICC24–1110. Details about the costs, benefits, limitations, and exclusions of these long-term care insurance policies will be provided to you by a licensed insurance agent. When you respond, an insurance agent/producer will contact you.

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- We will not pay Benefits for any expenses incurred for any Covered Care:
- for which no charge is normally made in the absence of insurance;
  - provided outside the United States
  - provided by Your Immediate Family, unless a Benefit specifically states that a member of Your Immediate Family can provide Covered Care. We will not consider care to have been provided by a member of Your Immediate Family when:
    - he or she is a regular employee of the Home Health Agency, Adult Day Care provider, Hospice Care Facility, Assisted Living Facility or Nursing Facility that is providing the services; and
    - such Home Health Agency, Adult Day Care provider, Hospice Care Facility, Assisted Living Facility or Nursing Facility receives payment for the services; and
    - he or she receives no compensation other than the normal compensation for employees in her or his job category;
  - provided by or in a Veteran’s Administration or federal government facility, unless a valid charge is made to You or Your estate;
  - resulting from illness, treatment, or medical condition arising out of any of the following:
    - war or any act of war, whether declared or not;
    - attempted suicide or an intentionally self-inflicted injury;
  - resulting from Your alcoholism or drug addiction (except for an addiction directly resulting from a valid controlled-substance prescription from a provider and when the prescription medication is taken exactly as prescribed). Alcoholism includes alcohol use disorder, alcohool abuse, and alcohol dependence.

This long-term care insurance policy is intended to meet federal tax-qualified long-term care insurance requirements. As such, it reimburses covered expenses for qualified long-term care services under IRC Section 7702B(b). All benefits of the insurance policy are backed by the claims-paying ability of CareScout Insurance Company. CareScout Insurance Company has entered into an agreement with a reinsurance company that has an overall financial strength rating of A+ as rated by A.M. Best as of 1/25/2025. The reinsurer’s overall financial strength, which could change in the future, bears on its obligations under the reinsurance agreement to reimburse CareScout Insurance Company for benefit payments we make to policyholders under CareScout Care Assurance policies. It is not presented as a recommendation of the specific policy provisions, rates, or services associated with CareScout Care Assurance. The reinsurer will not have direct obligations to policyholders under the agreement, and the reinsurance may be modified or terminated in the future.] All applications are subject to the underwriting requirements of CareScout Insurance Company and are subject to change. Once you are insured, you will have the right to continue your coverage for as long as you pay your premium on time. There are certain exceptions, such as when you exhaust policy benefits. If you miss a premium payment, we will inform you in writing at the beginning of any applicable grace period during which we must receive payment to avoid a lapse. If that payment is not made within 66 days of entering the grace period, the policy will lapse. Once you are insured, as long as you pay your premiums on time and do not exhaust your benefits, your coverage is guaranteed renewable and cannot be canceled.

While CareScout Care Assurance has been designed using conservative pricing assumptions, future long-term care claim costs may be different than we anticipate. CareScout Insurance Company has the right to increase premiums in the future, as stated in the policy. You will not be singled out for a premium increase due to changes to your own health status or age. Premiums must be paid as specified in the policy to prevent lapse of coverage.

Please check state availability with your financial professional.

Insurance products are issued by CareScout Insurance Company, Glen Allen, VA.

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Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association