

CareScout®



Employer brochure

CareScout Care Assurance

Helping employees thrive at work
A holistic long-term care solution

The purpose of this communication is the solicitation of insurance. CareScout Care Assurance is an individual long-term care insurance policy issued by CareScout Insurance Company, Glen Allen, VA.

ICC26-946202 032026

Helping employees thrive at work today

CareScout's holistic approach goes beyond insurance to help you deliver a total rewards package that can:



Promote employee health and wellness



Drive productivity



Attract and retain top talent



Protect financial health



The growing burden on today's workforce

Today's workforce is facing unprecedented caregiving pressures that directly influence workplace performance. As the baby boomer generation increasingly requires care, over half of American adults in their 40s manage the needs of aging parents while supporting children of their own.¹

What does this mean to you?

The impact is clear in the workplace with employees reporting:

- Higher stress levels
- Reduced productivity
- Increased absenteeism

Offering comprehensive care benefits can make a meaningful difference — empowering employees to bring their best selves to work. They also serve as a powerful differentiator for attracting and retaining top talent.

80%

Nearly 80% of employees say balancing work and caregiving affects stress levels at work.² Those with family care benefits report 45% higher productivity and 40% less absenteeism.²

¹ Pew Research Center, "More than half of Americans in their 40s are 'sandwiched' between an aging parent and their own children" April 8, 2022. (Accessed March 6, 2026)

² Care.com 2025 Future of Benefits Report, April 2025 (Accessed March 6, 2026). Family care benefits include child and aging care benefits.

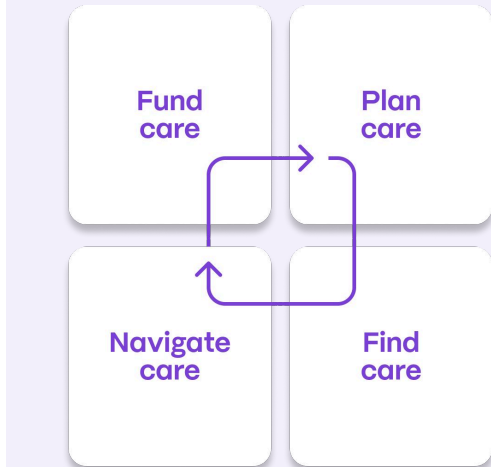
Helping employees thrive at work today

Care Assurance policyholders and their families can access care support immediately to help reduce caregiving stress, allowing them to stay focused at work and in their daily lives. This powerful suite of personalized support can assist with **funding, planning, finding, and navigating** aging care.



This CareScout Ecosystem of Aging Care offers:

- A simple, easy-to-understand funding option for future care with CareScout Care Assurance, our long-term care insurance policy.
- Personalized support finding the right care, at the right time, and at the right price.
- Immediate value from day one — support available to policyholders and their families well before any long-term care need arises.



Support for policyholders and their families

	Policyholder benefit	Extended to policyholder's family
Policy benefits that assist with covering eligible long-term care expenses	✔	
Access to network of vetted home care providers who meet rigorous quality standards and offer preferred pricing	✔	✔
Wellness support to help maintain your health	✔	✔
Professional coaching on caregiving, home safety, emotional well-being, and more	✔	✔
Professional health assessments to identify your needs	✔	
Plan of care tailored to your needs, goals, and preferences	✔	
Care coordination support to put your care plan into action	✔	

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.

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.

Helping employees plan for the future



The cost of long-term care

Seventy percent of adults over 65 will eventually need long-term care, yet most employees have no plan in place, leaving their future financial well-being at risk.³

On average, an American turning 65 today can expect to spend over \$120,000 on long-term care services (in today's dollars).⁴ With costs rising across all care settings, it is more important than ever for employees to understand how they'll pay for care.

Considering these costs today and in the future is a critical first step in planning ahead and easing the financial impact when care is needed.

2025 Cost of Care

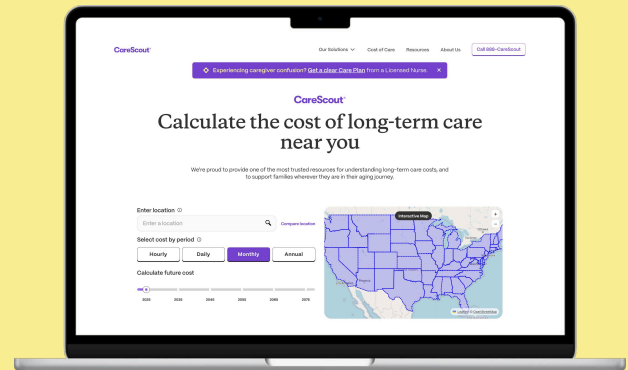
In 2025, the median monthly care cost in the U.S.:

Home health aide: \$6,673⁵

Assisted living community: \$6,200⁶

Nursing care (private room): \$10,798⁷

CareScout Cost of Care Study, July through November 2025.



Calculate the cost of care in your area at [CareScout.com/CostofCare](https://www.carescout.com/CostofCare)

³ U.S. Department of Health and Human Services. "How much care will you need?" April 29, 2022 (Accessed February 19, 2026).

⁴ HHS Office of the ASPE "Long-term services and supports for older Americans: risks and financing", 2022 (Accessed March 6, 2026)

⁵ Based on annual rate divided by 12 months (assumes 44 hours per week)

⁶ As reported, month rate, private, one bedroom

⁷ Based on annual rate divided by 12 months

Helping employees plan for the future

CareScout Care Assurance: a simple, personalized long-term care funding solution with flexible options to help employees protect their future financial well-being.

Worksite advantages

When you add CareScout Care Assurance to your benefit plan, long-term care insurance becomes more accessible and affordable for employees with:



Flexible underwriting that helps more employees qualify



Expanded availability for family members



Simple benefit options that minimize choice overload



A streamlined process that makes enrollment easy



Exceptional customer service and 24/7 online access

Care Assurance supports a broad range of care needs, including care received at home, or for more advanced care; reimburses covered expenses for assisted living, and nursing centers, as well as hospice care.

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



Home health (agency)⁸



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.

⁸ 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.

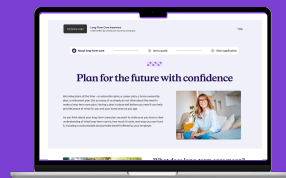
Employee engagement & enrollment

At CareScout, we recognize the importance of delivering impactful education and a seamless enrollment experience, with minimal disruption to your business operations.

CareScout offers a customized employee experience to fit your needs and schedule, providing clear education, enrollment guidance, and ongoing support that empowers them to navigate their choices with confidence and fully leverage their holistic long-term care benefits.

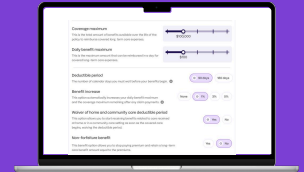
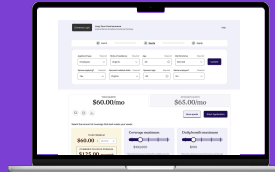
Education

- On-site or virtual
- Individual consultations
- Quick-hit emails



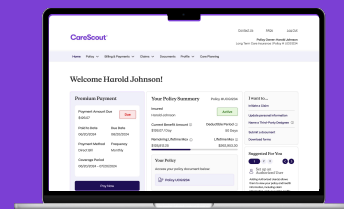
Enrollment

- Online quoting and application portal
- Individual consultations



Ongoing support

- Policyholder portal for policy management and benefits
- Dedicated customer support



Take the next step

With a simplified, supportive approval and enrollment journey, we make it easy for employees to engage while reducing administrative work and disruption for employers.

- 01 Complete Digital Intake Form & submit census
- 02 Implementation review meeting
- 03 Enrollment and ongoing administration



Why CareScout

At CareScout, we stand beside families through every stage of the aging care continuum, offering guidance and practical solutions when needed most. From planning ahead for future care needs, to navigating unexpected health changes, to finding quality long-term care, we're here to simplify every step.

This journey isn't always easy, but with CareScout, your employees are never alone.

Important information

Exclusions and Limitations

We will not pay Benefits for any expenses incurred for any room and board, care, treatment, services, equipment or other items in the following circumstances:

- For which no charge is normally made in the absence of insurance,
- Provided outside the United States of America, its territories and possessions,
- Provided by a policyholder's immediate family, unless: specifically covered by a benefit; or he or she is paid as a regular employee of the organization that provides the services to the policyholder,
- Provided by, or in, a Veteran Administration or federal government facility, unless a valid charge is made,
- 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 policyholder's alcoholism or drug addiction (except for an addiction to a prescription taken as prescribed).

Tax information

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). As tax-qualified long-term care insurance, your premiums may be deductible, and the benefits you receive may be considered non-taxable income. For more information specific to your situation, we recommend consulting with your attorney or tax advisor.

Additional Important Information

- **Grace Period** – We will inform policyholders in writing at the beginning of a Grace Period of a payment that must be made to avoid lapse. If that payment is not made within 66 days of entering the Grace Period, the policy will lapse.
- **Guaranteed Renewability** – This generally means that if the policyholder receives a policy, they will have the right to continue it for as long as they pay their premium on time. There are certain exceptions, such as when they exhaust policy benefits.
- **Coverage Maximum** – The coverage maximum is the total benefit amount in the policy. This is the maximum total amount of benefits available. If a benefit increase option is elected, these benefits will increase annually.
- **Non-Duplication** – Benefits will be paid only for covered expenses that are in excess of the amount paid or payable under:
 - Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount);
 - Except for Medicaid, any other Federal, state or other governmental health or long-term care program or law.
- The non-duplication provision will not disqualify a covered expense from being used to satisfy any Deductible Period requirement.
- THE POLICY MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH POLICYHOLDER'S LONG-TERM CARE NEEDS.

Important Notes

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 substitute the policy. In the event of a conflict, policy terms and provisions will prevail.

This is a solicitation of insurance for policy form series ICC25-1111W75 or ICC25-1111W100. Details about the costs, benefits, limitations, and exclusions of these long-term care insurance policies will be provided by a licensed insurance agent.

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.

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.

There are other benefit options available, including a 5% Compound Benefit Increase option. Questions pertaining to benefits, costs, limitations, and exclusions of the long-term care insurance policy should be directed to a licensed agent/producer.

Questions regarding the current laws governing Medicaid eligibility, should be directed to the State Medicaid Agency in the applicable state.

Please check state availability with your financial professional.

Insurance and annuity products: Are not deposits. Are not guaranteed by a bank or its affiliates. May decrease in value. Are not insured by the FDIC or any other federal government agency.

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

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