



## LONG TERM CARE BENEFITS TO PROTECT YOUR FAMILY, FUTURE, AND FINANCES

**Long Term Care and Caregiving** are topics that often get pushed to the back burner, something we plan to worry about "later." But the truth is, life is unpredictable. A sudden illness, an accident, or simply the natural process of aging can change our needs in an instant.

**MMSD has partnered with AGIS Network** to launch a special educational campaign to help you better understand how your Unum Group Long Term Care Insurance benefit works, as well as discuss the upcoming rate adjustment approved by the state of Wisconsin for all employers, including MMSD, that offer this Unum benefit.

### Do You Have a Plan?

**Long Term Care** coverage pays for caregiving services such as professional care at home, assisted living, or nursing homes.

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 [www.MMSDLTC.com](http://www.MMSDLTC.com) to start evaluating what plan is right for you and your loved ones.

| Application Age | Employee Monthly Premium* |
|-----------------|---------------------------|
| 30              | \$24.80                   |
| 40              | \$34.00                   |
| 50              | \$52.00                   |
| 60              | \$89.60                   |

Monthly Premiums - \$4,000 monthly benefit, 6-year duration, \$288,000 lifetime maximum benefit



### Save Money

This insurance offering provides discounted group premiums!



### 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 compound inflation means the longer you have coverage in place, the higher your benefit grows. For example, a monthly benefit of \$6,000 will increase 5% per year. After 14 years, your benefit will have grown to approximately \$12,000 per month.



### 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. Employee and spouse premiums are payroll deducted. Eligible family members are billed at home.



### Family Eligibility\*\*

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

\*Note: These rates are in-force for the remainder of the 2025 calendar year. Beginning January 2026, premium rates for this plan and all similar policies issued by Unum in the state of Wisconsin will increase.

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

### Contact Us

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

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



### Scan the QR code to learn more!

Explore plan options, watch a recorded presentation, view rates, and apply online.



## Who is AGIS Network?

AGIS Network is a leading national provider of worksite Long Term Care solutions and Caregiving Education. Since 1998, AGIS Network has been supporting employers, employees and their families to prepare for the LTC crisis facing us all.

Interested in learning more about the AGIS and MMSD partnership? Visit <https://bit.ly/413i22f>

Register for a webinar by visiting the **Webinar Schedule** tab on [www.MMSDLTC.com](http://www.MMSDLTC.com)

| Audience         | Date     | Time       |
|------------------|----------|------------|
| Retirees         | APRIL 21 | 12 PM CT   |
| Active Employees | APRIL 21 | 4:30 PM CT |
| Active Employees | APRIL 22 | 5:30 PM CT |
| Active Employees | APRIL 28 | 4:30 PM CT |
| Retirees         | APRIL 28 | 5:30 PM CT |
| Active Employees | APRIL 29 | 5:30 PM CT |
| Active Employees | MAY 1    | 5:30 PM CT |



### 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 Health Care: **\$75,504**
- Adult Day Health Care: **\$24,700**
- Assisted Living: **\$64,200**
- Nursing Home: **\$116,800**

Genworth 2023 Cost of Care, [genworth.com/costofcare](http://genworth.com/costofcare)



### Protect What Matters Most:

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

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