

Tackling the Challenges of Care and Caregiving



Excited to be here!



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Employees Need Care Solutions

How do we know this?



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Demographics
are changing



Care costs are
rising



Government is
taking notice

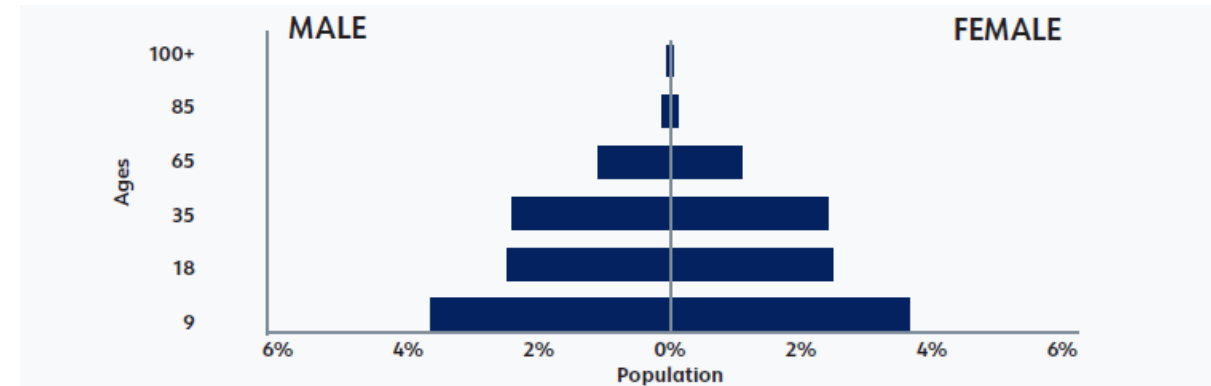


The Care Crisis: Who Will Support an aging population?

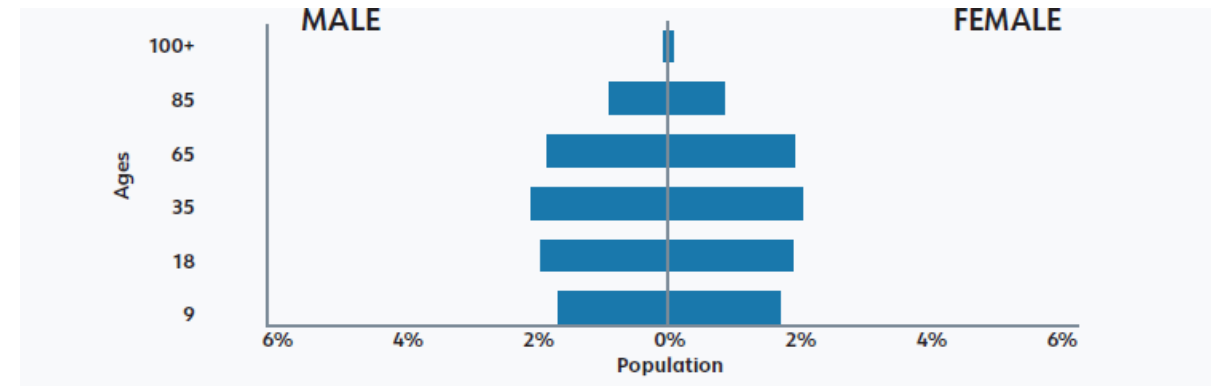
- It is estimated that by 2030, for the first time in U.S. history, those above the age of 65 will outnumber those below the age of 18¹
- A growing elderly population that is likely to need care means there is an increased demand for long-term care services

70% of people over age 65 are anticipated to need some form of long-term care.

Population's Age Dispersion: 1960²



Projected Population Age Dispersion: 2060²



¹ How Does the Aging of the Population Affect Our Fiscal Health. Peter G. Peterson Foundation. 2024.

² Population Pyramids of the World from 1950 to 2100. Population Pyramid. 2025.

The Care Crisis: Fewer Professional Caregivers

- Median Monthly Costs for Care

\$6,483

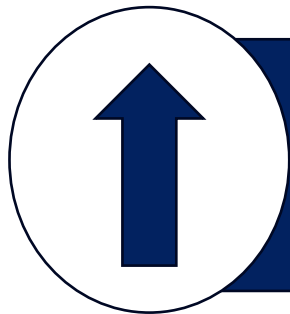
Home health aide

\$5,900

**Assisted living
community**

\$10,646

**Nursing home
– Private room**

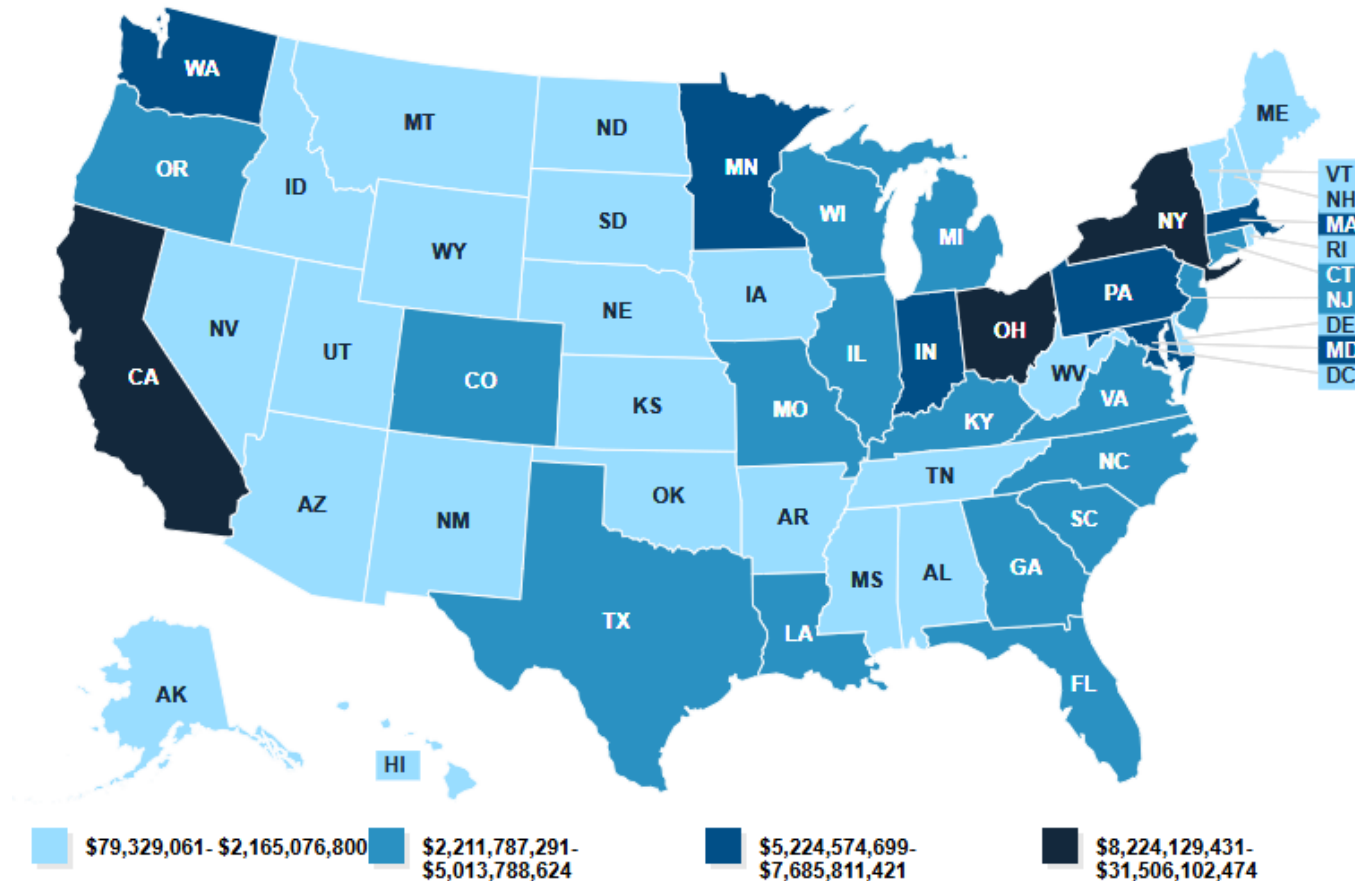


These costs are growing, by 2034 the national median cost of private room in a nursing home is projected at \$14,307.

Assuming 3% year-over-year growth – actual growth could be higher.

Source: CareScout. Genworth Cost of Care Survey. 2024

2024 Medicaid Spend on LTC by State



- In 2024, the US Medicaid budget was \$908.8B
- Cost associated to long-term care equated to \$185B (20%) of the budget
- Numbers like these are driving legislative activity in many states
- Key states spending in FY24:

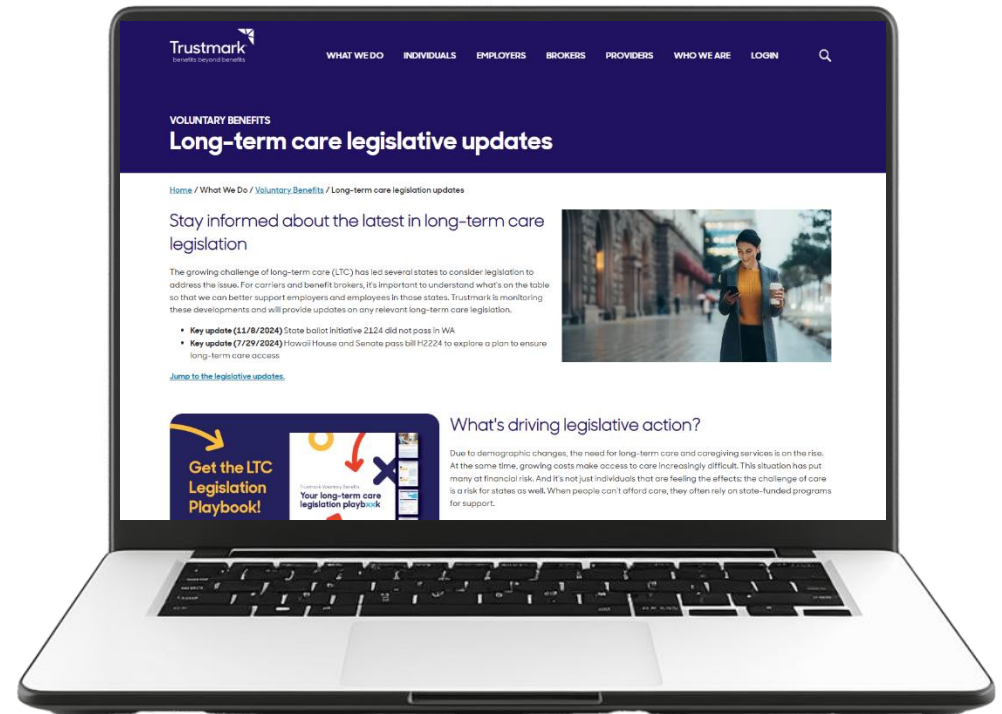
State	Long-Term Care Spend	% of budget
California	\$31.5B	21%
New York	\$20.9B	22%
Illinois	\$3.98B	12%
Michigan	\$5.2B	21%
Washington	\$6.6B	31%

Legislative Updates

- WA State has already passed long-term care legislation
- Given the massive costs and the passage of legislation in WA, several other states are now exploring legislation:

- | | | |
|------|------|------|
| ■ CA | ■ MD | ■ OR |
| ■ CT | ■ MA | ■ PA |
| ■ HI | ■ MN | ■ VT |
| ■ KY | ■ NY | |

WA Cares Act – lifetime maximum benefit of \$36,500 and vesting may be required.



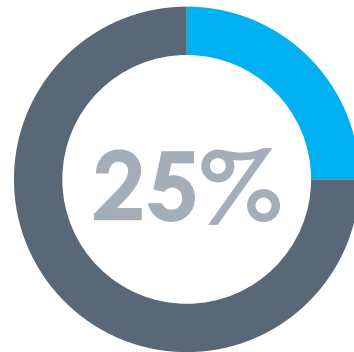
Long-term care is not just a benefit for later years

We've learned a lot during our 35 years of experience pioneering hybrid life with long-term care.



61 years old

Average age of our LTC claimants



Of our claimants recover

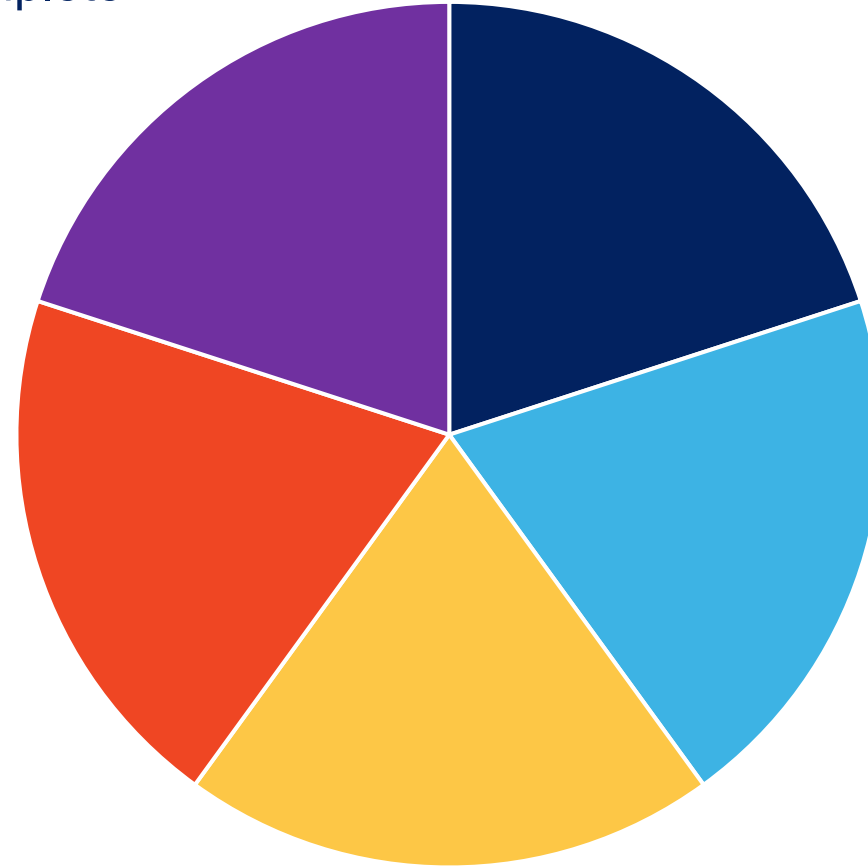


28 months

The average stay in an LTC facility

Next level LTC conversation: Financial planning

Retirement planning without LTC planning is incomplete



There's no one-size-fits-all solution, but every piece is critical in being prepared for LTC



Trustmark Permanent Life with Long Term Care

Benefits of Group Permanent Life Insurance with Long-Term Care



- Option for post-retirement life insurance.
- Guaranteed Issue
- Issue Age and Level Premium
- Portable at same rate if employee retires or terminates.
- Dual benefit with both life insurance and benefits for long term care
- Long Term Care benefits payable for both licensed and non-licensed caregivers as well as facilities such a nursing home, assisted living, etc.

What Employees Need for Success

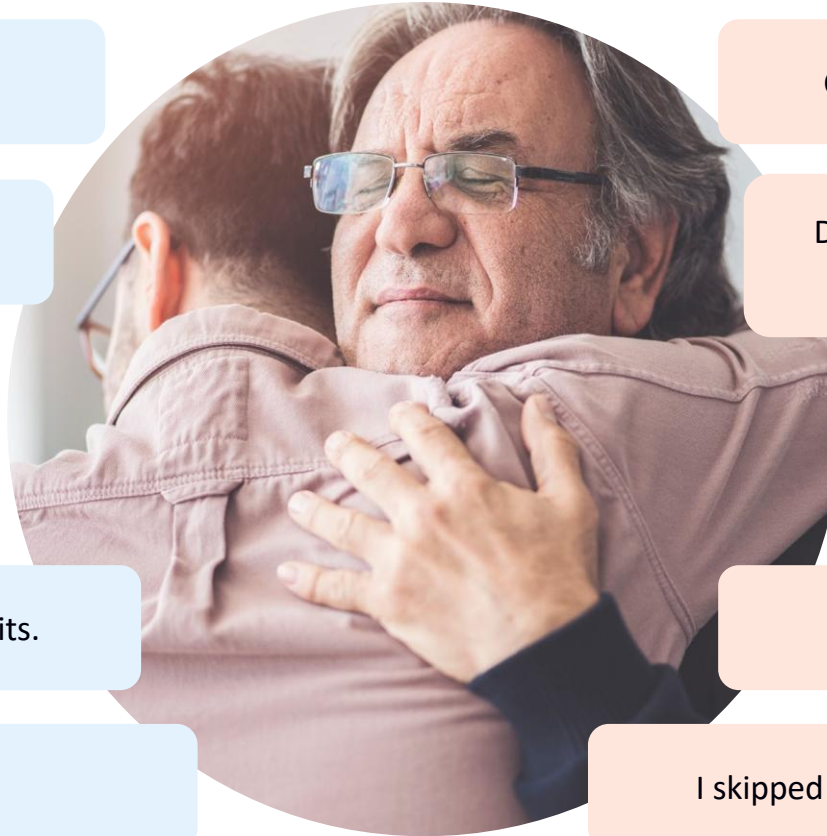
Supporting Employees' Current Caregiving Needs and Future Long-Term Care Needs

- Benefits that help provide financial protection from the costs of care
- Assistance navigating care
- Educational resources
- Personalized care assistance
- Holistic care planning
- Flexible work options
- A culture of understanding



Caregiving is a core workforce issue

Nearly 3 in 4 employees is a caregiver



I'm a **working parent**.

I'm **helping my partner** recover from surgery.

I **help my dad** with grocery runs and doctor visits.

I'm **my sister's keeper**.

Can I afford to take **time off**... again?

Do I tell my manager I need help — or just **push through**?

I **didn't sleep**. The baby was up all night.

I skipped my own doctor appointment to **save money**.

Caregiving significantly impacts employee health & well-being

MIND

57% of caregivers experience clinically significant levels of stress, anxiety or depression. (BCBS)

BODY

Caregivers suffer from increased rates of physical ailments, tendency to develop serious illness and have high levels of obesity and bodily pain. (Family Caregiver Alliance)

WALLET

26% of personal income spend on caregiving. (AARP)





The silent cost of caregiving on workplace productivity & culture

PRODUCTIVITY

80% of caregivers admit their caregiving responsibilities impact their productivity at work. ([*Harvard Business School*](#))

RETENTION

39% of caregivers are forced to leave the workforce to care for a loved one. ([*Family Caregiver Alliance*](#))

BURNOUT

82% percent of sandwich caregivers work full-time, and spend an additional 22+ hours per week caring for loved ones.

([*New York Life Wealth Watch*](#))

It's hard not to be a Caregiver



Infant & Childhood

- Sourcing Pediatricians
- Baby care
- Navigating PT/OT/SLP evaluations
- Pediatric cancer
- Neurodiverse support
- Behavior concerns
- Finding assistive technologies
- Nutrition and allergies
- Sports injuries
- Mental health guidance



Childcare & Backup Care

- On-demand sourcing of care for children, adults, seniors, and pets
- Daycares, childcare centers, nanny's, after-school care, summer camps, etc.
- Provider interviewing and background check guidance
- Planning respite care
- Household employer guidance



Neurodiversity & Education

- Navigating special needs and disabilities (Autism, ADHD, Down Syndrome)
- Navigating developmental delays & early intervention
- IEP/504 meetings
- Sourcing tutors
- ESL learning
- School transfers
- College Prep
- FAFSA/Scholarships
- Programs/Armed Forces



Inclusive Support

- Gender affirmation
- Vetting LGBTQIA+ friendly providers,
- Sourcing attorneys and pharmacies
- Adoption, surrogacy and fertility resources
- Transition resources
- Legal name change guidance
- Educational resources for parents



Adult Support & Mental Health

- New diagnosis navigation (cancer, dementia, diabetes)
- Locating and vetting doctors, counselors or therapists
- Navigating health insurance
- Family dynamics
- Providing domestic violence resources
- Connecting support groups and mental health resources



Elder Care & Chronic Illness

- Vetting assisted living, nursing homes, hospice
- Medicare/Medicaid
- Legal support (Wills, POA, Advanced Directives)
- Navigating VA benefits
- Chronic illness support (cancer, dementia, etc.)
- Difficult conversations
- Finding transportation
- Sourcing elder attorneys
- Funeral planning
- Grief support



Women's Health

- Locating fertility clinics
- Navigating adoption and surrogacy
- Leave support
- First will creation
- Navigating menopause
- Navigating hormone replacement therapy
- Resources on aging-related concerns
- Breast health guidance to promote early detection



Caregiver Support Platform[®]

Infant & Childcare

Backup Care

Elder Care

Neurodiversity Support

Chronic Illness Support

Medicare & Medicaid

Education & College

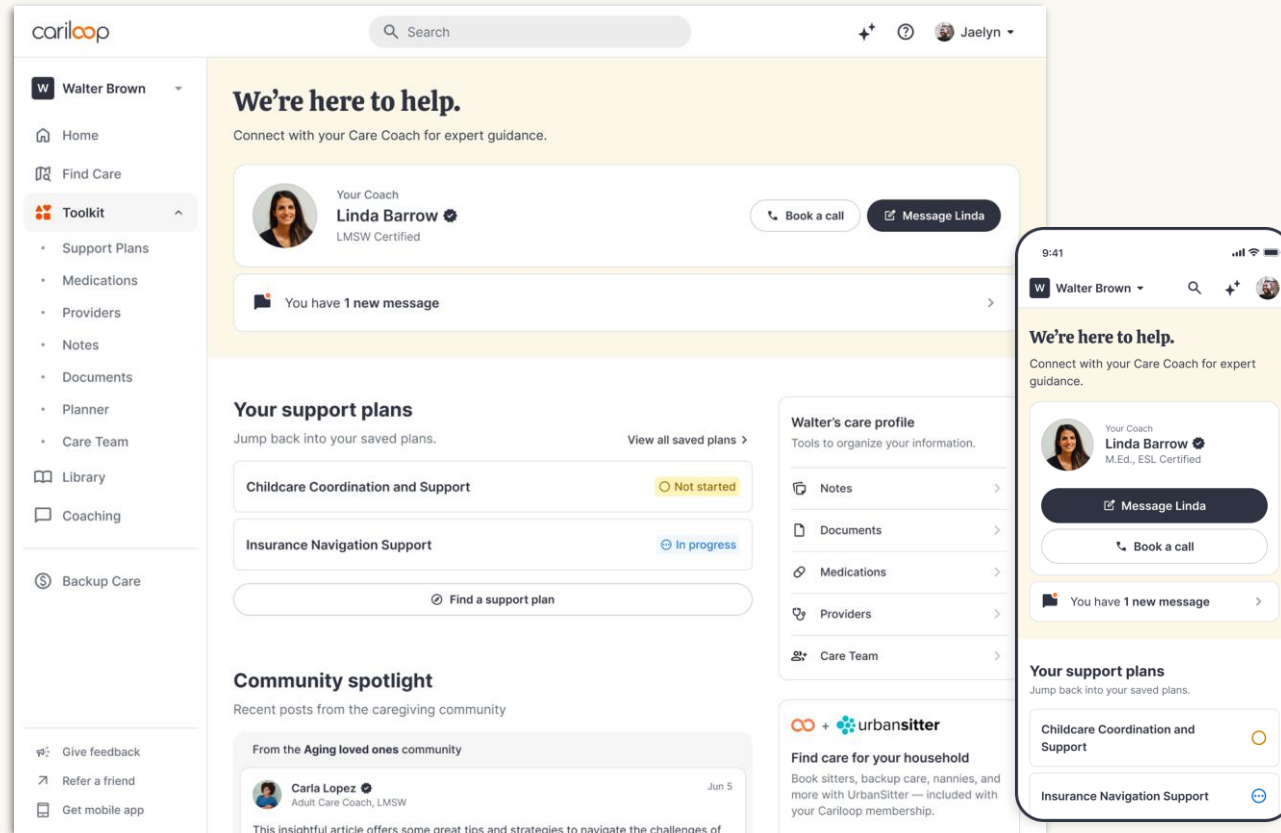
Veterans Support

Mental Health

Women's Care

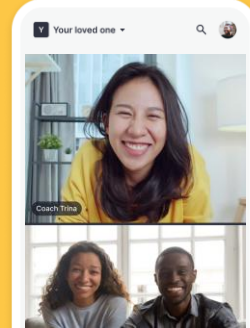
Family Planning

Legal & Financial Resources



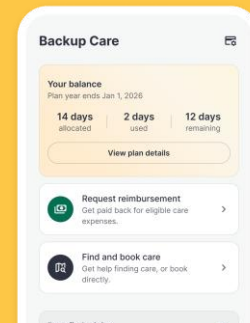
Coaching

Licensed Cariloop Coaches bring 12+ years of **clinical and real-world experience** to guide members through everyday and complex care needs with empathy, skill, and fast responses.



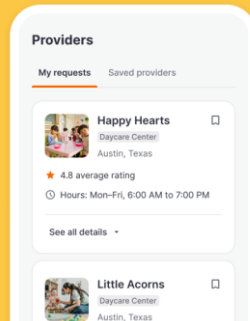
Backup Care

Reimagined solution helping employees manage care gaps with expert support giving employers flexible options and fast reimbursement.



Providers

On-demand access to **vetted care options** for children, adults, pets, and more. Search, compare, book, and pay in one place.





Coaching Impact: Member Feedback

"As a single parent raising my kids on my own, I look to Cariloop to do what I don't have time to do when wanting to research areas of need for kids. The Cariloop Care Coaches are not just friendly, they are kind and compassionate, non-judgmental, and trustworthy."

– Cariloop Member

"I was in need of finding an assisted living facility for my parents. Cariloop did all the homework for me to find the best places in the geography I needed. I was able to schedule visits and we located a great facility."

– Cariloop Member

"Incredible support. Please keep offering these services. It directly contributes to my ability to balance my work and family responsibilities."

– Cariloop Member

Solution = Financial Protection + Practical Support

Build a Comprehensive Care Strategy That Combines:



Financial Protection

Long-term care benefits for future care needs



Practical Care Support

For current caregiving needs

Thank you!

