



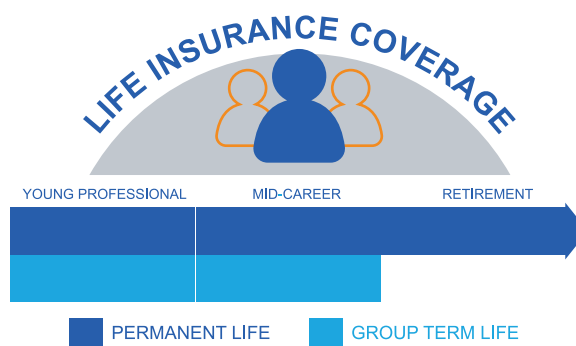
Life Insurance With Long-Term Care (LTC) is Two Benefits in One Policy!

Permanent life insurance:

- Permanent coverage
- Builds cash value
- Can be used to pay final expenses
- Helps protect your financial legacy

Long-term care:

- Relieves your family from becoming full-time caregivers
- Cash benefits for home and/or residential care
- Maintain control and decide where and from whom you receive care



You can keep permanent life insurance for your entire life.

Protect What Matters Most: A New Benefit to Protect Your Family, Future and Finances

Workday is introducing a life insurance benefit with Long Term Care coverage. LTC supports you in the event you or a family member needs help with basic life activities, like bathing or dressing, either at home or in a facility.



Permanent coverage:

Rates vary depending on your age when you enroll. If you change jobs or leave Workday for any reason, your rates will not change, and coverage remains active provided you continue to pay the required premiums.



Save money!

You will receive discounted monthly premiums.



Guaranteed approval when first eligible:

Newly hired or newly eligible Workmates have 60 calendar days to enroll in up to \$200,000 of life insurance and \$400,000 of LTC coverage without completing a medical questionnaire.



Available to family:

Spouses, partners, children and grandchildren are eligible and have access to the same discounted premiums.

CONTACT US

Email: LTCHelp@agis.com
Call: 877-485-2318



Monday–Thursday: 9:00 a.m. to 6:00 p.m.
Friday: 9:00 a.m. to 4:00 p.m. Central Time

Learn more at
workdayltc.caregivingexchange.com

Explore plan options, register for a webinar or watch a recorded presentation, view rates and apply online.



Enrolling Now Could Save You Additional Taxes Later!

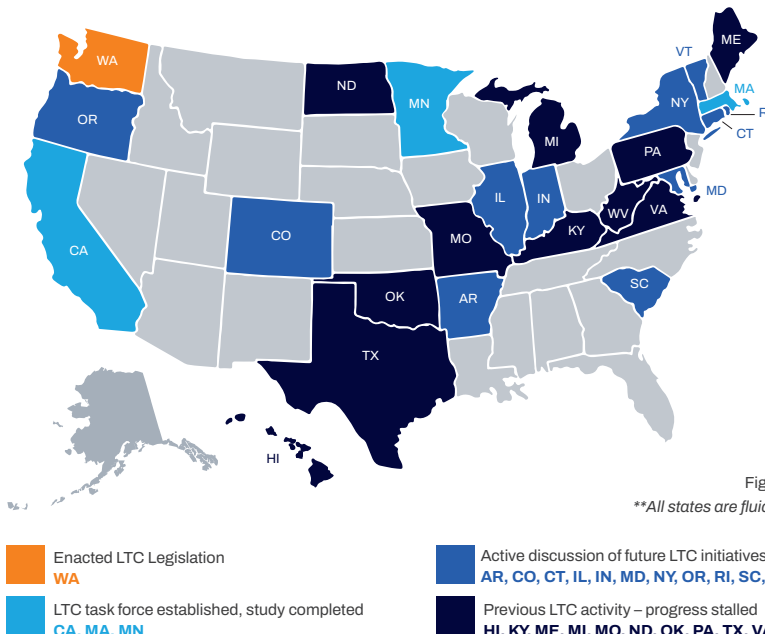
Did you know?

72% of long-term care is publicly funded.* To address this significant budgetary burden, many states are considering implementing new programs which may include new payroll taxes, tax credits and incentives, or rate change regulation.

Outside of WA state, should any of the programs currently being evaluated become law, securing this coverage may help you obtain an exemption from payroll taxes or obtaining tax credits or deductions based on whatever comes to fruition, if anything, in any state.

*Congressional Research Service, Who Pays for Long-Term Services and Supports? June 2022

The following states are currently considering some sort of program to address the LTC crisis**



Know the facts:

- 70% of people 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: **\$77,792**
- Adult Day Health Care: **\$26,004**
- Assisted Living: **\$70,800**
- Nursing Home: **\$127,750**

Genworth 2024 Cost of Care, genworth.com/costofcare



What makes this plan unique?

Most employer-sponsored life insurance plans don't stay with you if you leave your job, but this one does. This policy builds cash value over time, keeps rates the same as you get older, and includes LTC coverage.***

***As long as you pay your premiums on time, your life insurance rates are guaranteed (even as you get older). LTC coverage is an additional benefit with premiums that may be subject to change.

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What makes this plan unique?

This LTC insurance includes professional home care benefits, is portable, and offers discounted group premiums and unisex pricing.

Optional plan enhancements such as lifetime benefits and the flexibility to receive care from family members and friends are also available.

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

Family eligibility*

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

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

Long-Term Care Benefits to Protect Your Family, Future, and Finances

LTC supports you in the event you need help with basic life activities, like bathing or dressing, either at home or in a facility.

Traditional LTC insurance is highly customizable with 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 [caregivingexchange.com/workday](https://workdayltc.caregivingexchange.com) to start evaluating what plan is right for you and your loved ones.

**FINAL OPPORTUNITY TO ENROLL BEFORE
PLAN CLOSURE – ACTION REQUIRED
BEFORE FEBRUARY 1, 2026!**

If you have not yet enrolled and wish to participate, this is your final opportunity to do so.

Applications for new coverage must be signed by **January 31, 2026**.



Premiums are HSA deductible

Premiums for this plan can be reimbursed under a health savings account up to the limits set by the Internal Revenue Service.

Other plan enhancements:



Informal home care

All plans include professional home care benefits. Optional plan enhancements allow for friends and family to provide care and receive payment.



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 simple inflation means the longer you have coverage in place, the higher your benefit grows. For example, a monthly benefit of \$6,000 will increase by \$300 per year. After 20 years, your benefit will have grown to \$12,000 per month.

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