



# Multnomah County Permanent Life Insurance + Long Term Care (LTC)

**ENROLL NOW!**

Multnomah County is pleased to be working with AGIS Network to offer a voluntary benefit that helps cover the rising costs of long term care.

**Don't wait!** Newly eligible employees who apply within 31 days of their Date of Hire may secure coverage with NO medical questions or exams through age 70.

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

**ENROLL NOW!**

Scan the QR code or visit [www.MultCoLTC.com](http://www.MultCoLTC.com)



## 100+ Million Americans are Caregivers<sup>1</sup>

Caregiving is rarely planned for, yet many discover – too late – just how expensive it is, and how underinsured they are.

## Think it won't happen to you? Think again!

One in five full-time workers is a family caregiver.<sup>2</sup> Most of us lack the experience, money and time needed to balance caregiving with our own lives.

## Long term care services are expensive!

Without a plan, savings can disappear, choices become limited and the burden falls on family. Preparing now protects your future and your loved ones.<sup>3</sup>

<sup>1</sup>Caregivers are the Heroes Among Us: Recognizing the Essential Role of Caregivers | GlobeNewswire

<sup>2</sup>Working While Caring: A National Survey of Caregiver Stress in the U.S. Workforce | Rosalynn Carter Institute for Caregivers

<sup>3</sup>Protecting Your Retirement: Why Middle-Class Americans Should Plan for Long-Term Care | LTC News

## We support caregivers, because we've been caregivers.

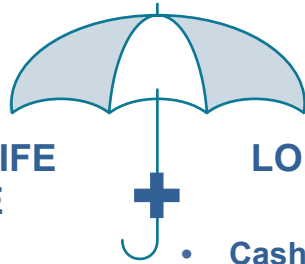
**We believe** caregiving is a part of life – yet most of us lack the time, money and knowledge to support our loved ones and ourselves.

Multnomah County understands this challenge and is offering you solution: cash benefit insurance to help you plan for long term care decisions before it's too late.

### What does this mean for you?

- **Free** caregiving resources
- **Access** to Long Term Care insurance specialists
- **2-in-1 coverage** for choice, savings and peace of mind

### Two Benefits, One Policy!



#### PERMANENT LIFE INSURANCE

- **No** price increases
- **No** changes in coverage, even if you leave Multnomah County

#### LONG TERM CARE (LTC)

- **Cash** for care
- **Control and choice** on how and where you receive care

#### ADDITIONAL PLAN HIGHLIGHTS

- **Save money** with discounted group rates!
- **Available to your spouse** if you apply for coverage

Visit  
[www.MultCoLTC.com](http://www.MultCoLTC.com)

- Long Term Care 101
- Is This Right for Me?
- Quote
- Coverage Details
- FAQs
- Resources
- Contact Us

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### Questions? Contact an AGIS Network Specialist:

- Call **877-485-2318**  
Monday - Thursday:  
7:00 am - 4:00 pm PT  
Friday: 7:00 am - 2:00 pm PT
- Email [LTCHelp@AGIS.com](mailto:LTCHelp@AGIS.com)
- Schedule a 1-on-1 appointment
- Visit [www.MultCoLTC.com](http://www.MultCoLTC.com)



**Mom's Long Term Care policy gave her the financial support to stay safe at home.**

I'll never forget the day my stepfather had a stroke while golfing. Unfortunately, he was uninsurable and spent over \$200,000 out of pocket before passing away. Witnessing this, my mother decided to purchase Long Term Care insurance for herself.

Eleven years later, she was diagnosed with Leukemia, Parkinson's and Pulmonary Fibrosis. Living alone was no longer an option, and she required a home health aide. Thanks to her LTC policy, we filed a claim, and it covered her in-home care.

Then COVID hit – our greatest fear was that she'd need skilled care in a nursing home. Eventually, she required 24-hour home care, and her LTC policy covered nearly 75% of the costs, allowing her to stay safe at home. She passed peacefully in her own home – just as she wanted.

– Jim S.