



## **Legal Matters to Consider Related to Caregiving**

**University of California**

October 2024



# Agenda

1 Why Legal Insurance

2 Legal Matters Facing Caregivers

3 Caregiving Resources

4 Additional ARAG® Resources

5 Questions



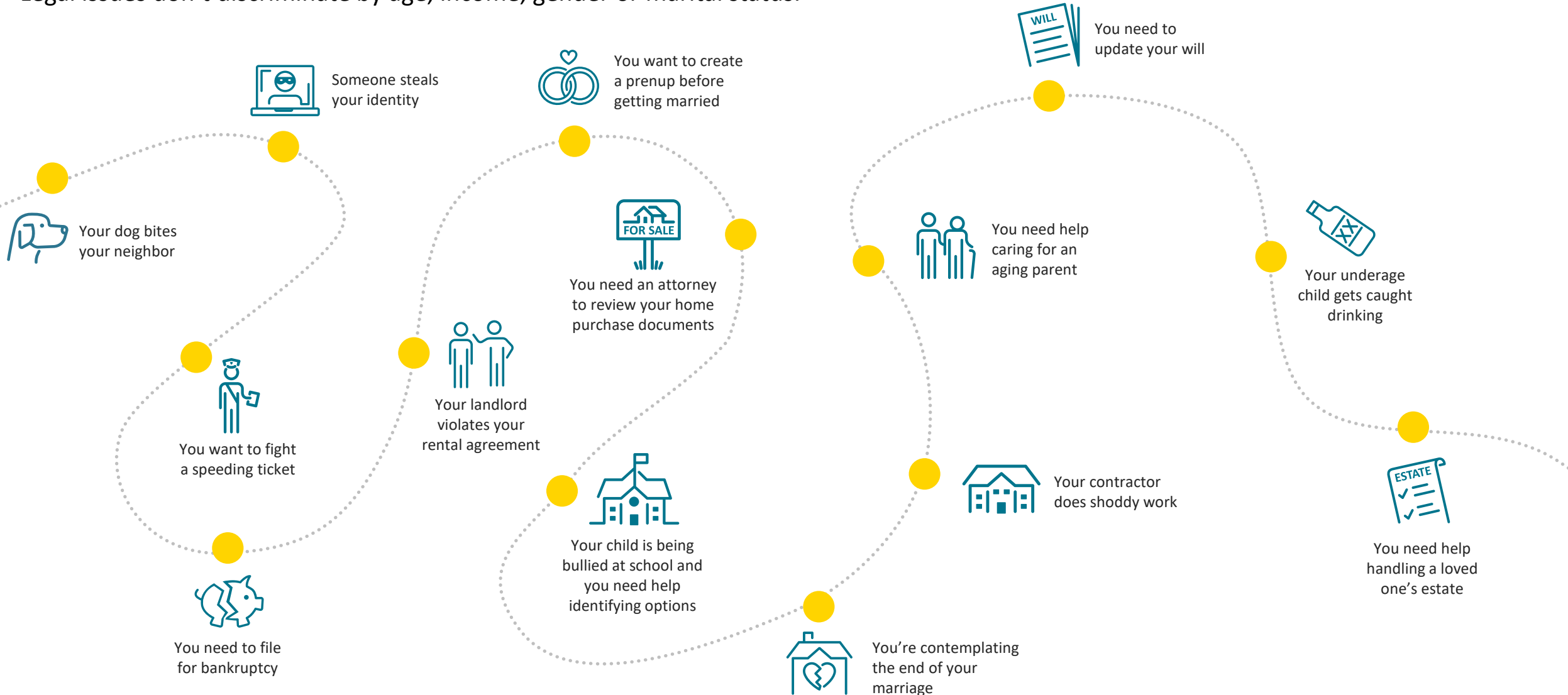
**Brian Billings**  
*Director, Client Management*



**Matt Montoya**  
*Director,  
Regional Client Management*

# Legal Troubles Can Happen To Anyone

Legal issues don't discriminate by age, income, gender or marital status.



Limitations and exclusions apply.

ARAG Legal Insurance | \*Proprietary and Confidential

# Caregiving – A Significant Challenge of Today’s Sandwich Generation

As employees’ parents and grandparents age and deal with health and financial issues, odds are good these employees will have to play a part in providing care. Or begin planning for future care themselves.

**68%**

68% of ARAG members have a living parent or grandparent today.<sup>1</sup>

**61%**

61% of the employees in the U.S. who are caregivers have caregiving duties to children, parents, family members or friends.<sup>2</sup>

**54%**

54% of Americans considered as part of the sandwich generation have a living parent 65 or older.<sup>3</sup>



## Most Employees and Retirees Aren’t Prepared to Become Caregivers or to Receive Care for Themselves

Having to shoulder caregiving responsibilities is already a cause of significant stress and taking on the caregiver role without a plan in place can create a major disruption in the caregiver’s life.



### Financial Needs

The median cost across the U.S. for a semi-private room in a nursing home facility is **\$8,669/monthly**.<sup>4</sup>



### Time

Caregivers spend an average of nearly **26 hours/week** providing care.<sup>5</sup>



### Legal Needs

The average cost to prepare Advance Directives (Living Will & Durable POA) is **\$957**.<sup>6</sup>

<sup>1</sup>ARAG Caregiving Research, April 2022. <sup>2</sup>“MercerMarsh Benefits – Health on Demand 2023: Benefits for all. Benefits for a fast-changing world. Benefits for healthier societies” Mercer, 2023. <sup>3</sup><https://mhanational.org/caregiving-and-sandwich-generation>

<sup>4</sup><https://www.genworth.com/aging-and-you/finances/cost-of-care.html>. <sup>5</sup><https://www.guardianlife.com/reports/caregiving-in-America>. <sup>6</sup>Based on the average number of attorney hours reported by ARAG network attorneys for claims incurred in 2021 -2022 and paid by December 31, 2023, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

# A Complete Solution to Address the Aging Challenge



## Protect Your Assets

### Financial Impact

Be positioned to cover future potential care expenses you might face.



## Formalize Your Plans

### Legal Insurance

Ensures **you and you parents** have access to a network attorney to formalize your plans to protect your assets and wishes.



## Protect Your Time

### Caregiving Services

Gives you access to help for the time-consuming tasks of providing care and assistance for you or your parents & grandparents.

**Included in ARAG's legal insurance plan.**

# Are You Ready to be a Caregiver or to be Taken Care of?

You know your loved one needs help. Are you prepared for the physical, emotional and financial challenges?

## Types of Care

You may have to assist with the following tasks:

- Helping your loved one sit and stand
- Bathing, dressing, feeding and assisting with bathroom trips
- Administering medical care, including daily doses of medication, potentially including injections
- Caring for wounds and first aid
- Coordinating appointments
- Managing medical and/or financial decisions
- Providing transportation or coordinating rides



# Legal and Financial Matters to Consider

## Estate Planning Documents

- Will
- Trust
- Appointment of health care agent
- Living will
- Financial / durable power of attorney
- HIPAA Authorization and health care information

## Understanding Social Security, Medicare/Medicaid and Veterans Benefits

- Tax implications
- Probate & estate administration
- Capacity and designation of a guardian/conservator
- Moving to a care facility

## Understanding the Family and Medical Leave Act (FMLA)

- Family and Medical Leave Act (FMLA)



# Services for Parents and Grandparents

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Family is everything. That's why ARAG offers members tools and services they need to tackle important matters with their loved ones – both now and in the future.



## Legal Advice

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Your parents/grandparents have access to telephone network attorneys to address elder law issues, such as Medicare eligibility, Social Security, estate planning, real and personal property, deeding and consumer protection issues.



## Annual Legal Check-Up

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Once a year, your parent/grandparent can meet with a network attorney at no cost for advice about their own personal legal needs and discuss any changes in their situation and potential legal implications.



## Reduced Fee Services

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Your parents/grandparents can meet with a network attorney and receive at least 25% off their normal rates for most elder law issues.



## Caregiving Services and Resources

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You can access personalized guidance from expert Care Coaches, digital educational and support tools – including a library of content to further your parents'/grandparents' care education, medication and provider tracking and resources to assist with planning and managing care.



# Caregiving Services: Protect Your Time

## Caregiving Services

### Personalized Content & Resources

Members answer a few simple questions to optimize their experience with tailored insights, services and learning resources for informed caregiving decisions based on their needs.

### Work with a Coach

Dedicated Care Coaches provide proactive, personalized support to assist members who are navigating caregiving challenges, including helping them understand and identify appropriate care options for their loved ones.

### Plan and Manage Care

Use the robust mobile landing page and app to create and share caregiver support plans, upload and track important legal documents, providers, and medications to coordinate with the care team of friends, family and professionals.



Do you know what level of care may be most appropriate for you or your loved one?



What is the availability of assisted living facilities, nursing homes and home healthcare providers in their area?



What are the mental health resource options for you and your loved ones?



Does your loved one qualify for Medicare?

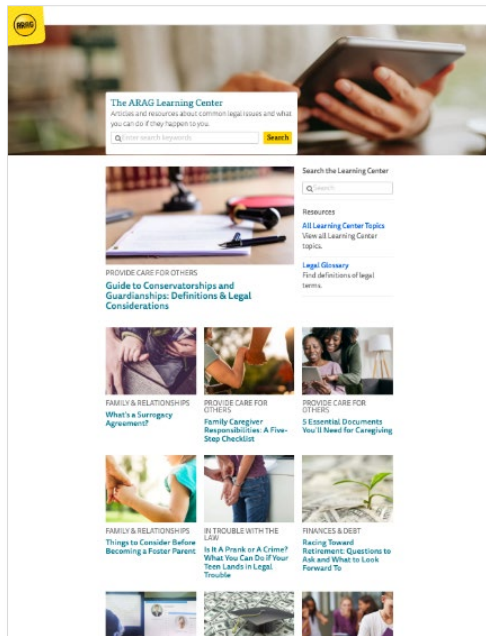
# Online, Free Access for All UC Employees and Retirees via ARAG Learning Center

Numerous Tools and Resources for Caregivers

## Visit the Learning Center

View educational articles and guidebooks that provide valuable tips on caregiving.

Go to [ARAGlegal.com/UCinfo](https://ARAGlegal.com/UCinfo).



## Read Caregiving Articles

Examples of helpful caregiving articles:

- [Self-care for caregivers](#) to reduce stress
- Getting over [caregiver guilt](#)
- How to find the [right care facility](#)
- [Essential docs](#) for caregiving
- [Personal information organizer](#)

## Download the Caregiving Guidebook

[This guidebook](#) provides you with detailed information to help you take a proactive approach in your caregiving role.



## 5-Step Checklist

[This checklist](#) provides you tips on becoming a caregiver and outlines common responsibilities. It also includes a link to create your own Personal Information Organizer.

# Online Caregiving Tools and Resources for ARAG Members

Get professional legal help or create documents on your parents/grandparent's behalf when you're enrolled in the legal plan.

## Work with an Attorney

Your parents/grandparents can work with a network attorney who can offer legal counsel and review and prepare documents over the phone, virtually or in-office.



## Connect with Expert Care Coaches

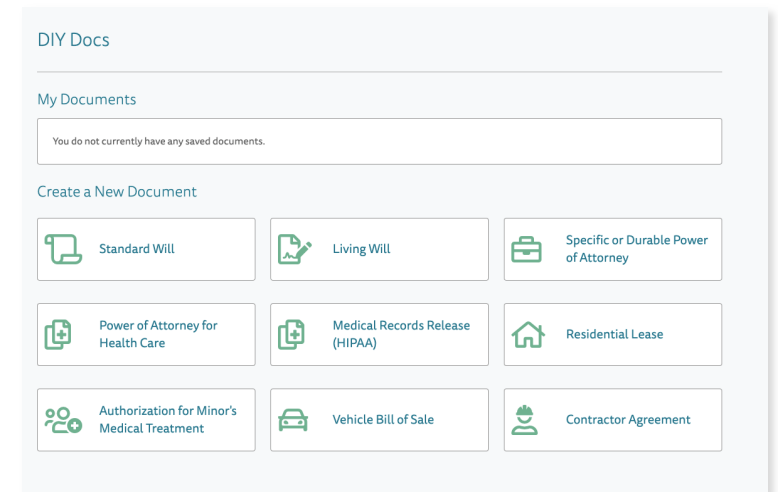
A Care Coach can help you understand and identify the appropriate care options for your loved ones, including in-home care, nursing homes and assisted living, confirming availability, assistance with the application process, validating licensure and certifications and identifying pricing, costs and payment obligations.

## Enhanced Digital Member Experience and Support Tools including:

- a library of content to further members' care education
- medication and provider tracking
- and resources to assist with planning and managing care.

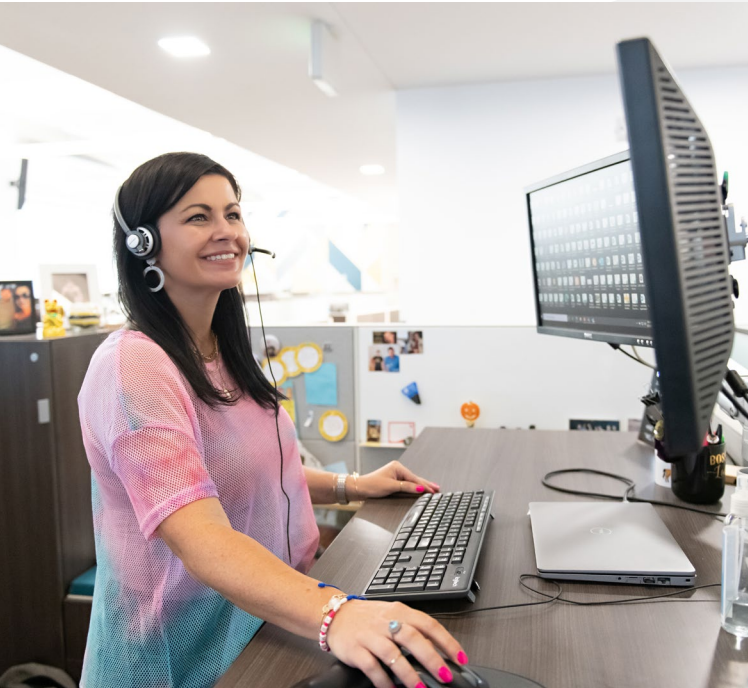
## Create Documents Online

On behalf of your parents/grandparents, you can quickly and easily use DIY Docs® to create state-specific documents on your own, like a simple will or power of attorney.



# Enrollment Details

To enroll in legal insurance protection, sign up during your open enrollment period.



**Call Customer Care:**

**800-828-1395**

(Monday - Friday, 5 am to 5 pm PT)



**Email:**

**service@ARAGlegal.com**



**More Info:**

**ARAGlegal.com/UCinfo**



# Thank You!

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