EMPLOYER TOOLKIT · 2027 PLAN YEAR

The cost of *waiting.*

If you're weighing whether caregiving belongs in your benefits plan, this guide is for you.

ENROLLING NOW FOR THE 2027 PLAN YEAR

LEGALSHIELD + SENIOR CARE ADVISOR

A NOTE FROM OUR CEO

A quiet conversation, before *the loud one*.

HR and total rewards leaders,

Most of what arrives in your inbox about caregiving begins with a familiar story. Someone you employ is juggling work, a parent, a household, and a hard week. You already know this story. You see it in your engagement scores, your unplanned absences, and your exit interviews.

What you may not yet see is that the same story has quietly become a legal one. Calls to our provider law firms about elder care-related issues have more than doubled since 2022. A Will, Powers of Attorney, a trust. These are routine pieces of paperwork that a family calmly signs in March. By November, when a parent can no longer sign, those same files are court cases.

You already know caregiving is hard. You also know it eventually turns into legal work. Most benefits plans cover one-half. Families fall through the gap between the two. This option gives you both. To best protect and serve your people, you need both.

We built this toolkit for the skimmer and the reader. Five seconds for the headline. Two minutes for the argument. A quiet half hour, if you ever want it.

Thank you for the time. Your people will feel the difference.

Warren Schlichting

Chief Executive Officer, LegalShield

+108% Increase in elder care-related legal inquiries logged by our nationwide network of provider law firms, since 2022. Source: LegalShield Consumer Stress Legal Index (CSLI).

THE LEGAL REFRAME

You already know most of this. Here's what's *different*.

+108%

*rise in elder care-related legal inquiries since 2022.**

*Now more than 20% of every matter our provider law firms handle — the largest of any legal category.

+316%

Trusts
since 2015

+281%

Powers of Attorney (POA)
since 2020

Caregiving has become a *legal problem*, and your employees are taking it to lawyers in numbers we haven't seen before.

Source: LegalShield Consumer Stress Legal Index (CSLI), the firm's quarterly tracker of legal-help demand.

THE SHORT VERSION

For the reader who has *five seconds*.*

Caregiving has become a legal event. Calls to our provider law firms about elder care-related issues are up **108%** since 2022. A typical 600-person employer is quietly absorbing roughly **$400,000 a year** in caregiver disruption, with **20 to 30 employees** weighing an exit. Both sides want a fix: more than **77%** of HR leaders want an integrated caregiving benefit, and most employees would enroll. Senior Care Advisor, powered by Care.com, paired with LegalShield's network of 38 provider law firms, costs cents and pays back the part you are already losing.

THE SKIM

+108%

elder care-related legal inquiries since 2022

CSLI

THE COST

~$400K

annual disruption for a 600-person employer

Illustrative · BLS · Sandwich Generation Survey

THE EXIT RISK

20–30

employees weighing leaving over caregiving

LegalShield Sandwich Generation Survey

77%

Of HR leaders want an integrated caregiving benefit.

LegalShield HR Survey (Q41).

*If you read nothing else in this guide, read this page. The rest is proof.

WHO & HOW MANY

The caregiver is already *on your payroll*.

You do not need to recruit this audience. They are in your seats, working alongside you, holding a phone call before a meeting and a difficult conversation after. Three numbers, three sources.

1 in 5

U.S. adults is a caregiver.

CDC

53M

total Americans are currently serving as unpaid caregivers for an aging or ill loved one.

CDC

86%

of elder care providers who are also parents are employed.

U.S. Bureau of Labor Statistics.

The question is not whether you employ caregivers. *You do.* The question is whether your benefits plan acts like you know that.

WHAT STANDING PAT COSTS · FOR A 600-PERSON EMPLOYER

You're already paying. You just aren't *writing the check*.

$400K

a year, illustrative, in caregiver disruption.

84 of 600

employees are caregivers
at the Federal 14% rate

10,000

work hours lost a year
during work time

5

full-time positions' worth
of productive time, gone

20–30

employees weighing the exit
because of caregiving

Caption source: LegalShield Sandwich Generation Survey (Q13, Q16) and U.S. Bureau of Labor Statistics. Illustrative for 600 employees.

STANDING PAT VS. OFFERING IT

The expensive choice is the one most employers are *already making* by default.

	Standing pat	Offering it
DIRECT COST	$0 Nothing on the benefits line. Everything in the P&L.	40¢/mo Per covered employee in the 2027 LegalShield Enhanced Plan.
LOST WORK TIME	10,000 hrs/yr ≈ 5 full-time positions, absorbed silently. BLS · Sandwich Generation Survey.	Recovered A 15-minute call with a Senior Care Advisor replaces a 4-hour personal scramble.
RETENTION	20–30 at risk Employees weighing the exit at a 600-person employer.	48% say it sways stay Sandwich Generation Survey (Q27).
SICK DAYS & HEALTH PLAN	Higher claims Caregivers carry more heart disease, stroke, and serious psychological distress. CDC.	Earlier off-ramp Help before crisis lowers downstream medical and absence costs.
VISIBILITY	Half hide it 1 in 2 caregivers raise it only when forced. Sandwich Generation Survey (Q19).	A named door One number, one advisor, one 90-day plan. HR steps back.

The expensive choice is the one most employers are *already making* by default.

Sources: LegalShield Sandwich Generation Survey (Q13, Q16, Q19, Q27); U.S. Bureau of Labor Statistics; CDC. Illustrative figures based on a 600-person employer.

WHY IT IS GETTING WORSE, FAST

The squeeze is *one-directional*.

In 2034, for the first time in U.S. history, adults 65 and older will outnumber children under 18. Smaller families mean fewer siblings to share the load. The math does not reverse.

U.S. POPULATION PROJECTION · 2034

The first such *crossover* in U.S. history.

Smaller families. Fewer siblings to share the load. More caregiving inside a single adult child's calendar, often while they are still raising their own children and working full time.

Source: U.S. Census Bureau.

Translated for HR: the share of your workforce who is caregiving climbs every year between now and 2034, then keeps climbing. There is no plan year in which this gets smaller.

WHY FAMILIES FREEZE

Half are not ready, and *money is not why*.

DOCUMENT READINESS

Has a current will	55%
Has a current POA	50%

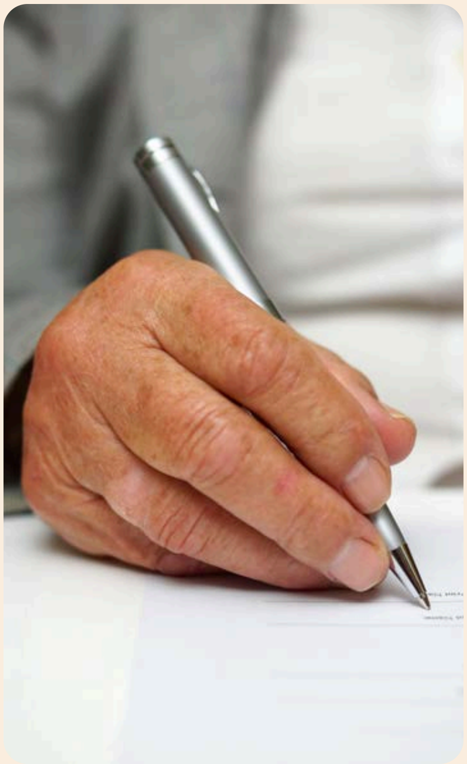
LegalShield Sandwich Generation Survey (Q20, Q22, n=1,106).

THE REAL BARRIER

27%

say the documents don't get done because the subject is too difficult to discuss.

Cost ranks a distant third.



A *barrier that's emotional* does not yield to a bigger reimbursement. It lives at the kitchen table, and money doesn't move it.

A Power of Attorney signed calmly in March is a ten-minute form. The same POA needed in a November emergency room, when a parent can no longer sign, becomes a court case.

THE TOLL · AND THE BLIND SPOT

You see *less than you think*.

THE TOLL

87%
HR leaders say caregiving is denting productivity.

7 in 10
caregivers say it has damaged their mental health.

2 in 3
report it has hurt their sleep.

33%
report serious psychological distress, and higher rates of heart disease and strokes.

THE GAP

WHAT HR SEES

84%
of HR leaders say they know who is caregiving.

WHAT EMPLOYEES DO

50%
of caregivers raise it only when forced.

37% are very confident their benefits meet the need.

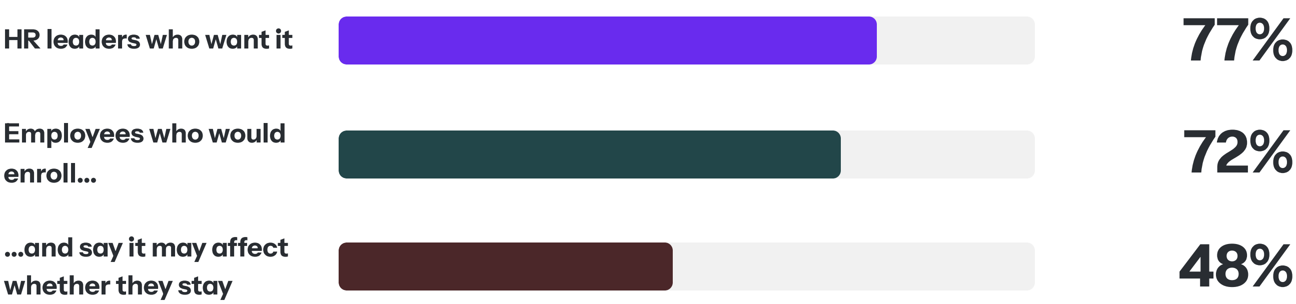
18% of employees have ever used the benefits already offered.

Sources: LegalShield HR Survey (Q8, Q11, Q17) and Sandwich Generation Survey (Q11, Q12, Q19); CDC for the health figures.

DEMAND · PAYBACK

Both sides want it, and it *pays back*.

THE DEMAND IS MUTUAL



LegalShield HR Survey (Q41); Sandwich Generation Survey (Q26, Q27).

PAYBACK

>100%

return, conservative case — by cutting turnover and absenteeism.

Harvard Business School (category-level; no endorsement implied).

THE PRICE LINE

40¢

per covered employee per month · 2027 LegalShield Enhanced Plan.

$150K → $500K Section 45F raised the employer child care credit cap in 2025.
Source: Congress.gov.

The fix *pays for* the part you're already losing.

SENIOR CARE ADVISOR · POWERED BY CARE.COM

What's in it for *your people*.

01

A Senior Care Advisor with masters-level expertise

.

One human, on the phone, who has done this hundreds of times — and stays with the family for the full cycle. The cornerstone of the comprehensive service.

02

90-day consistent support cycles.
Re-open at any new turn — diagnosis, discharge, move, decline.

03

Personalized care plan.
With prescreened provider referrals close to where the parent actually lives.

04

Medicare, Medicaid and long-term care navigation.
Clear, understandable help with the paperwork that stalls families.

05

Monthly caregiver-expert talks.

Live, recorded, and searchable. Not another newsletter.

06

200+ webinars and the Care.com marketplace.

At no added cost. Discount access to the largest care network in the country.

The care is table stakes.
The legal pairing is not.

The difference shows up the day a family's situation *turns legal*.

+40¢ per member, per month

$24.45 plan total in the 2027 LegalShield Enhanced Plan

Coverage reaches **parents and grandparents**.

WHAT IT DOES FOR YOUR PEOPLE

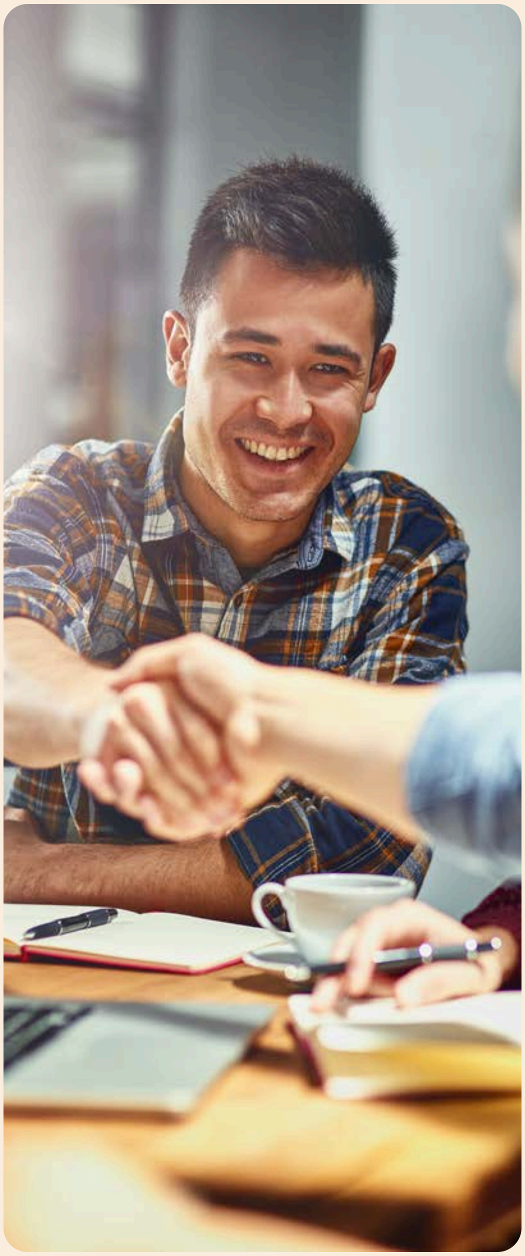
A calmer week, a clearer plan, a *company they remember*.

People don't forget the moment a company moved toward them, not away, on the hardest day. The benefit is the conversation that begins on the phone. The retention is the conversation that begins in the hallway, two years later.

Less guilt during the workday. Fewer hours lost to a search no one taught them how to do.

More sleep, more presence at work, a household that breathes a little easier.

Loyalty — quiet, durable — to the employer who showed up first.



When a company shows up for someone in the hardest stretch of their family life, they remember it. *That's how loyalty gets built.*

WHY LEGALSHIELD IS ALREADY THERE

The care and the law sit *under one roof*.

COVERAGE FOOTPRINT

50 *states.*

THE NETWORK

36 *provider law firms, delivering legal support to 4.5M individuals*

as of June 2026

50+ yrs

helping working families navigate legal life — at employer scale.

The difference shows up the day a family's situation *turns legal* — the part no standalone care service can match.

HOW IT GOES LIVE

Three steps. *One phone number.*

Operationally light by design. HR announces it at enrollment and steps back; the rest moves on a single line.

1

The employee gets a member number.

One phone line, one entry point. No portal hunt.

2

A Senior Care Advisor picks up.

A real human, Masters-level, who has done this hundreds of times before.

3

The 90-day plan starts that day.

A care plan, the legal forms, the referrals — opened immediately, re-opened any time.

WHERE TO START

Enrolling now for the 2027 plan year.

Existing LegalShield clients can add Senior Care Advisor with the 2027 LegalShield National Enhanced Plan. Prospects can schedule a 20-minute walkthrough.

Contact LegalShield Business Solutions

legalshield.com/employers

CONTACT

Are you ready to bring the 2027 LegalShield National Enhanced Plan to your team?
benefits@legalshield.com

Or ask your broker about adding the Senior Care Advisor powered by Care.com for the 2027 plan year.

The care and the *law* sit under one roof.

FOR THE BROKER · THE CFO · THE ALL-HANDS

Eight things to say. Five things to *expect*.

TALKING POINTS

1. Caregiving has become a legal problem. Inquiries are up **+108%** since 2022.
2. **1 in 5** U.S. adults is a caregiver. **86%** of caregiver-parents are employed.
3. A 600-person employer absorbs about **$400,000 a year** in caregiver disruption.
4. **20 to 30 employees** are weighing the exit because of caregiving.
5. In 2034, adults 65+ will outnumber children for the first time in U.S. history.
6. Half of all caregivers do not have a current POA. The barrier is emotional, not money.
7. **77.2%** of HR leaders want this. **72.1%** of employees would enroll.
8. The fix is **40¢ a month**. Conservative payback is **>100%** (HBS).

FREQUENTLY ASKED

Q. Is this a new plan, or a rider?

This is a new feature in the 2027 LegalShield National Enhanced Plan. Senior Care Advisor powered by Care.com adds 40¢/mo, bringing the plan to $24.45.

Q. Who is covered?

The member, spouse, and dependents. They can use it to support parents and grandparents. One Senior Care Advisor stays with the family across the 90-day cycle.

Q. What does HR have to operationally do?

Announce it at enrollment. Step back. The service handles intake and follow-through.

Q. How is this different from an EAP?

EAP refers and disappears. This plans, follows up, and — when the situation turns legal — hands the family to a vetted provider law firm servicing their state.

Q. What if we are not yet a LegalShield client?

Enroll now in the 2027 LegalShield National Enhanced Plan. A 20-minute walkthrough with a LegalShield Business Solutions representative or your benefits consultant is the fastest path.

Operational, not pushy. If this guide is enough, forward it. If a deeper look would help, your benefits consultant or broker can pull a tailored cost-of-waiting estimate for your headcount in a single sitting.

WHAT THIS GUIDE DOES NOT DO

Plainly stated, then the *receipts*.

AN HONEST NOTE

This guide does not promise a single dollar of guaranteed savings for any one employer. The $400,000 figure is illustrative for a 600-person workforce. Actual costs and recoveries vary by industry, geography, plan design, and how visibly the benefit is rolled out.

This guide does not name a law firm, recommend a course of legal action, or replace legal advice. LegalShield is a benefits company; the legal work is performed by independent provider law firms.

This guide does not require Care.com membership or replace any care service a family already uses. Senior Care Advisor, powered by Care.com, is the delivery layer; the planning, follow-through, and legal pairing are the LegalShield difference.

SOURCES

LegalShield Consumer Stress Legal Index (CSLI) — quarterly tracker of legal-help demand across provider law firm intake. +108% elder-care inquiries since 2022; +316% trusts and +281% Powers of Attorney since 2020; now more than 20% of all matters.

LegalShield Sandwich Generation Survey (n=1,106) — Q11, Q12, Q13, Q16, Q19, Q20, Q22, Q26, Q27.

LegalShield HR Survey — Q8, Q11, Q17, Q41.

U.S. Bureau of Labor Statistics (BLS) — Unpaid Eldercare in the United States, 2023–2024 (38.2 million; 86% employed; the 14% caregiver rate).

U.S. Census Bureau — 2034 population projections: 77.0M adults 65+, 76.5M children <18.

Centers for Disease Control and Prevention (CDC) — Caregiving for Family and Friends; caregiver health-toll figures.

Harvard Business School — Category-level employer caregiving support payback; no endorsement implied.

Congress.gov — Section 45F, employer-provided child-care credit cap raised from $150,000 to $500,000 (effective 2025).

WHERE TO START

A 20-minute walkthrough is all it takes.

proposals@pplsi.com · legalshield.com/employers

LegalShield

Senior Care Advisor powered by Care.com · 2027LegalShield National Enhanced Plan