



COLLIN COUNTY

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Date: October 30, 2025

To: Commissioners Court

From: Cynthia Jacobson, Director of Human Resources

RE: Long-Term Care Discontinuation

Unum has notified the County that they will stop accepting new enrollments in our Group Long-Term Care policy (No. 00597234) effective February 1, 2026. Current participants may continue their existing coverage.

At this time, the Court has three options:

1. **Renew and maintain the group policy** – The County would continue to administer the plan for the employees currently enrolled. Unum has advised that rate increases are likely to continue due to higher claim costs and longer care needs.
2. **Do not renew the policy in January 2026** – The County could end participation in the program effective January 1, 2026, rather than waiting until Unum's February 1 enrollment freeze. In this case, current employees and family members would be able to continue their individual coverage directly with Unum at the same rates currently offered under the group plan. The only change would be that any County-paid portion of the premium would become the employee's full responsibility. Family members are already direct-billed and would see no change.
3. **Renew in January and then terminate policy effective February 1, 2026** – The County could maintain the policy through Unum's cutoff date. As with option 2, existing participants could continue their coverage directly with Unum at the same rates, subject to future rate increases.

Unum and other insurance carriers have largely exited the group long-term care market, so there are currently no replacement group products available.

This item is being presented for the Court's direction on how to proceed.