



**MedAmerica Insurance Company**

**Long Term Care Insurance  
Product Manual**

Includes:  
Brochures  
Fact Sheets  
Sample Forms  
Contact Information



GROUP INSURANCE  
SERVICES



*Preserve  
the joys of  
everyday  
living with a  
Cash  
Benefit  
Account.*

**Simplicity**<sup>ii</sup><sub>SM</sub>



# Simplicity<sup>ii</sup><sub>SM</sub>

An affordable alternative to traditional long term care insurance that's easy to understand and puts you in charge.

*Simplicity is designed to be a tax-qualified product delivering cash benefits and maximum flexibility.*

## A simple solution at an affordable price

—only from Simplicity<sup>ii</sup><sub>SM</sub>

For less than a monthly cable bill<sup>1</sup>, you can have the security of a Cash Benefit Account for your long term care needs. Ask your agent if you qualify for other discounts.

\$100,000 Cash Benefit Account Sample Rates		\$200,000 Cash Benefit Account Sample Rates	
Age	Monthly Premiums	Age	Monthly Premiums
50	\$41	50	\$60
55	\$57	55	\$83
60	\$81	60	\$117
65	\$118	65	\$173

\* Rates based on insurance policy including \$3,000 monthly cash benefit, preferred rates, Care Partner 2 rates (40% discount) and 5% Compound Inflation 2X Maximum.

The benefits under this policy are paid without regard to the type and amount of actual long term care expenses. You should consult with your tax advisor with respect to the potential tax implications of purchasing this coverage.

<sup>1</sup> Average monthly revenue per residential subscriber is \$79.65, *Cable Futurecast*, Kagan Research LLC, 2006.

# Life's simple joys...

Home.

Hobbies.



## Sharing everyday experiences with friends and family.

*Along with life's everyday joys is the possibility that life can change on a dime—whether due to the sudden onset of a disability from an accident or illness or just due to the natural result of aging.*

### How would your life change if you needed assistance in your home?

Of course, if you needed long term care, you would want to be cared for in a setting that promotes your independence, such as your home. Yet the high cost of care could make it harder to preserve the life you've built and connections you cherish.

As one who plans for the future, your plan might include:

- 401(k)
- Health insurance
- IRAs
- Life insurance

### If you intend to rely on your retirement plan or health insurance, you should be aware that most are not adequate to fund long term care.

In fact, only 26 percent of adults in the U.S. think they have or will have saved enough money to finance their long term care needs.<sup>2</sup>

Now there's a simple solution to enable you to preserve the simple joys of everyday living when long term care services are needed—a Simplicity<sup>ii</sup> Cash Benefit Account.

### Do you have a plan?

- ☞ Health insurance is not designed to pay for long term care expenses.
- ☞ Disability Income insurance will only replace a portion of the income you need for living expenses, not the added expense of long term care.
- ☞ Simplicity can complement your current income protection plan or cover those who cannot obtain Disability Income insurance.
- ☞ Medicare is not a long term care program and only covers long term care-type services in limited situations.<sup>3</sup>
- ☞ Medicaid will cover long term care, but the program requires those individuals with savings or assets to deplete them before providing coverage.<sup>4</sup>

<sup>2</sup> *Preparing and Paying for the Cost of Care as We Age*, Wall Street Journal Online/Harris Interactive Personal Finance Poll, February 1, 2006.

<sup>3</sup> *Talking About Medicare: Your Guide to Understanding the Program*, The Henry J. Kaiser Family Foundation, April 2006.

<sup>4</sup> *A Shopper's Guide to Long-Term Care Insurance*, National Association of Insurance Commissioners, 2003.

***You decide  
how to use  
your cash benefit!***

**There are no restrictions,  
third-party bills to submit  
for reimbursement, or limits.**

**You decide what's best for you.**

**And you have the resources  
from your Cash Benefit  
Account to maintain your  
lifestyle—your way.**

***It's that  
simple!***

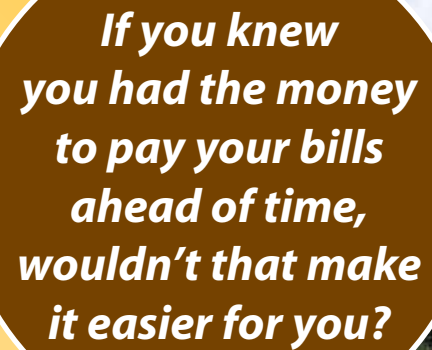
***Family members can get paid  
to help you in time of need.  
You can keep loved ones near  
without burdening them.***

Unlike traditional insurance that only covers specific services, Simplicity doesn't define the services you can receive. Use your monthly cash benefit as you choose for the care you want, from whomever you want, wherever you want.

Your cash benefit account or "pool of money" is paid out in cash based on the monthly amount you choose to cover care in your home or in a facility. An enhanced facility benefit is available.

Receive care from a nurse or from your niece. You can get whatever you need to balance your life with your need for long term care.

Regardless of when you may need care—tomorrow or years from now—you'll have peace of mind knowing that once you are benefit eligible, you will receive a cash benefit to provide the care and services you want and need. No worries!



***If you knew  
you had the money  
to pay your bills  
ahead of time,  
wouldn't that make  
it easier for you?***

## ***Simplicity pays your benefit the month prior to incurring expenses.***

After you are determined eligible for long term care benefits and have completed your Elimination Period, you need only submit one simple request for payment each month. Then you will begin receiving your monthly cash benefit—in advance!

You become eligible for benefits when you are determined chronically ill through an assessment certified by a Licensed Health Care Practitioner and have a Plan of Care. The assessment, made at the time you intend to establish benefit eligibility, evaluates whether substantial assistance is required with at least two Activities of Daily Living that is expected to last at least 90 days, or there is a severe cognitive impairment that requires substantial supervision.

Unlike managed reimbursement policies that require lengthy approvals based on proof of services, Simplicity allows you to get whatever you need to balance your life with your need for long term care—that means every service covered under old, traditional, expense reimbursement-type policies *and more—including care and services you'll need to stay at home that are not defined*. Simplicity provides cash that will pay for traditional services that are commonly covered such as home health care, home modification, nursing home

care, care provided by family members, durable medical equipment, transportation, and anything else you choose for yourself. And what about new long term care services that don't exist today?

***Simplicity covers ANY services or care—even those not yet invented... whatever you choose to assure your lifestyle!***

What will long term care look like in the future? Honestly, nobody knows for sure. Researchers are already developing technologies to assist with long term care that were unimaginable years ago. Sensors in the home that track your vital signs and relay them to your physician, memory-assisting caller ID to help Alzheimer's patients remember and understand who is calling them, intelligent medicine cabinets to advise you in choosing your medication, and personal assistant robots to help provide medical guidance, care, and companionship in your home are all technologies on the horizon. No one can predict what you will need in the future, but with Simplicity, you will have a monthly cash benefit to pay for care to maintain your lifestyle.

*You decide  
your care needs.  
We provide  
the support.*

CareDirections Family Advice and Advocacy Program® is a complimentary support service exclusively for insureds and their loved ones. Our goal is simple:

*“Help families maintain normalcy during a long term care crisis.”*

### CareDirections Family Advice and Advocacy Program®

Staffed by health care professionals whose profession and training include experience or expertise in managing and arranging for long term care services, the CareDirections Family Advice and Advocacy Program provides essential advice and support to help loved ones cope with the stresses of long term care; navigate through the health care system; and find the care, services and support they seek.

### CareScout® Services

Through a strategic partnership with CareScout, the leading expert on eldercare, MedAmerica provides families with an accomplished breadth of expertise. Upon referral from MedAmerica’s Personal Care Advisor, CareScout provides additional services at no cost and without having to be benefit eligible:

- ☞ **The Nationwide Provider Selection and Discount Service** can be used if you choose to seek assistance in locating a provider. Discounts at preferred providers can also be obtained and will not affect benefits.
- ☞ **Caregiver Support Services** are an online and telephonic information resource and referral system available to policyholders and their families. Components of Caregiver Support Services include:
  - ☞ **An Exclusive Web Site** enabling policyholders to access proprietary care information including CareScout Ratings® and CareScout Reports on care providers.
  - ☞ **Care Advocacy Services**, a support hotline, offers policyholders guidance and referrals to local providers and other professionals such as estate planning attorneys and geriatric care managers.
- ☞ **Extended Discounts to Family Members!** Non-insured family members also have access to the CareScout Network.

### ScriptSave Services

As an insured, you will be enrolled in the ScriptSave prescription discount program that offers discounts on your prescription medications. There is no cost to participate. When your prescription is filled at any of the 20,000 participating pharmacies, you receive a discount by showing your membership card.

#### Did you know?

Long term care insurance has a particularly positive effect on disabled individuals living independently in their own homes and impacts families as well. A majority of both family caregivers and claimants who were receiving home care benefits felt that in the absence of policy benefits, they would have to seek institutional alternatives, would not be able to afford current service levels, would receive fewer hours of home care and would have to rely more on family supports.<sup>5</sup>

<sup>5</sup> *Is the Promise of LTC Insurance Being Kept?*, Marc A. Cohen, National Underwriter, June 1, 2006.



***Are you looking for a simple way  
to secure your financial future?***

***Continue to live independently?***



***Are you concerned about burdening loved  
ones with unexpected caregiving duties?***

*The Simplicity Cash Benefit Account with pre-paid monthly cash benefits can help to secure the future for you and your loved ones. Spouses and domestic partners receive a 40% discount when both are accepted and purchase. Couples can purchase coverage together and share benefits on each other's policies. Ask your agent about Simplicity's Joint Benefit options. (Additional premium required. Availability may vary by state. Refer to your Outline of Coverage.)*

**Premiums are based on your age and acceptance is based on your health, so don't delay your decision to apply for coverage, simply:**

- ☞ Select the Cash Benefit Account that's right for you: \$100,000, \$200,000, \$300,000, \$500,000, or \$1 million.
- ☞ Choose your monthly cash benefit.
- ☞ Choose an inflation protection option which will increase your Cash Benefit Account and monthly cash benefit to keep your coverage in line with the cost of care in the future.
- ☞ Choose any riders you want to enhance your coverage.

***Control and protect your financial future with an affordable  
Simplicity Cash Benefit Account.***

*MedAmerica is one of the fastest growing companies in the long term care industry, according to LIMRA International, an industry researcher. Since its founding 20 years ago, the MedAmerica name has become synonymous with innovation and dedication to policyholders. Based on an independent rating, MedAmerica's Simplicity brand has been the highest-rated long term care product on the market since its inception.*

*MedAmerica is among the Top 10 long term care insurers nationally based on new policies sold (LIMRA, 2006).*

*MedAmerica Insurance Company is the long term care subsidiary of a \$5 billion not-for-profit health insurer that finances and delivers health care to more than 2 million people in New York State. With long term care insurance its singular focus, MedAmerica brings a depth of expertise to provide solutions for long term care financing by creating simple to understand and easy to use products, maintaining fiscal responsibility, shaping public policy, and delivering on our promises.*

**Simplicity<sup>ii</sup>**<sub>SM</sub>

A different kind of long term care insurance product. Brought to you by a different kind of insurance company:

**MEDAmerica**

**MEDAmerica**  
INSURANCE COMPANY

165 Court Street  
Rochester, NY 14647

Life can change on a dime...

...will you be ready if it does?

**Step back, right now, and picture the things you enjoy most about your life today. Maybe you're thinking of travel, or pursuing well-loved hobbies or sports, or just spending time with family and friends. Now try to picture how the life you live today could be affected by a sudden change in your health tomorrow, a change that meant you would need long term care.**

*A message from your employer and MedAmerica about an important new employee benefit: long term care insurance.*

## What is long term care...

People who need ongoing assistance with the activities of daily living (ADLs) need long term care. ADLs include activities that you might take for granted your ability to do independently:

- *bathing • eating • dressing • toileting*
- *continence • transferring*

People who need long term care may receive it in a setting such as a nursing home or assisted-living facility, or, most desirably, in their own homes. In fact, 83% of people who receive long term care are at home or in another community setting.<sup>1</sup>

## ...and why should I worry about it now?

It's difficult for working-age adults to imagine a time when they might need long term care: it seems so far off. But while many people do need this type of care as the natural result of aging, millions of Americans under the age of 65 need it as the result of a debilitating disease or injury.

## You may need long term care because of:

- a serious injury
- a stroke
- onset of a disease like MS or Parkinson's

## Did you know?

- 43% of individuals needing long term care services are under age 65.<sup>2</sup>
- At least 50% of Americans will need some form of long term care after age 50.<sup>3</sup>

Your risk of needing long term care is real. If your life changed on a dime tomorrow, and you suddenly needed long term care, would you be ready to answer these questions?

**Who will take care of me? • How will this affect my family? • How will I afford my care?**

*Your employer and MedAmerica want to help you answer those questions. More information about the cost of long term care and the benefits of long term care insurance is coming soon. Be sure to look for it!*

<sup>1</sup> Medicaid Facts, Kaiser Commission on Medicaid and the Uninsured, July 2006.

<sup>2</sup> "Long term care insurance often misunderstood," Tom Adams, Rochester Business Journal, September 29, 2006.

<sup>3</sup> "Lack of long-term vision: LTCI earns little notice despite growing need," Dennis Storey, Boomer Market Advisor, July 2005.

**MEDAmerica**

An Excellus Company

**MedAmerica Insurance Company**

Home Office: Pittsburgh, PA

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Home Office: Rochester, NY

165 Court Street • Rochester, NY 14647

# We're not talking about pocket change...

...will you have to liquidate retirement assets to fund your long term care?

## To pay for their long term care, many Americans:

- sell assets, such as their homes.<sup>1</sup>
- spend down their financial resources in order to qualify for Medicaid.<sup>2</sup>

A message from your employer and MedAmerica about an important new employee benefit: long term care insurance.

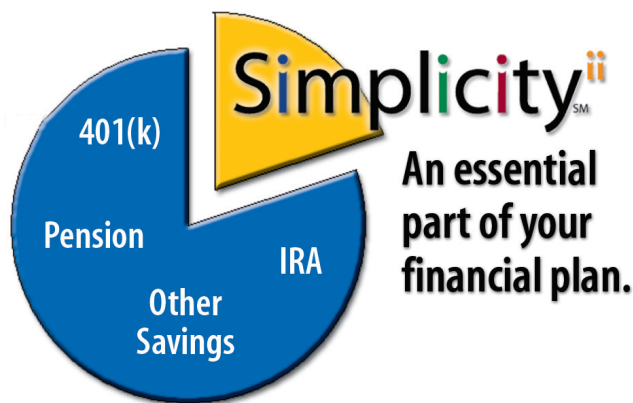
## The cost of care...

The expense of long term care can be staggering. According to the Federal Long Term Care Insurance Program, by the year 2030, the national annual cost of a semi-private room in a nursing home will be \$190,600; costs for care in an assisted living facility will be \$109,300 and home care costs will climb to \$68,000.<sup>3</sup>

Add any of those figures to your family's current annual expenses—because the mortgage and tuition payments aren't just going to go away—and then *multiply* that by how many years you might need care. Now you can begin to understand the crushing financial impact many people experience when they suddenly require long term care.

## Who will pay for your long term care?

Perhaps you believe you already have a solid financial plan that will cover long term care. There's your health insurance policy, maybe you have some savings set aside, and you might even have long term disability insurance. Unfortunately, health insurance is not designed to pay for long term care expenses. Disability insurance will only replace a portion of the income you need for living expenses, not the added expense of your care. And based on the annual costs for nursing home or home health care, how long will your savings hold up?



Your employer and MedAmerica want to help you develop a plan that will help provide for your long term care needs while preserving the lifestyle you cherish. More information about the benefits of MedAmerica's innovative long term care solution, *Simplicity*<sup>SM</sup>, is on its way.

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<sup>1</sup> A Shopper's Guide to Long-Term Care Insurance, National Association of Insurance Commissioners, 2003.

<sup>2</sup> Long-Term Care Insurance: Helping Americans Achieve Retirement Security, American Council of Life Insurers Testimony before the U.S. Senate Committee on Aging, March 9, 2006.

<sup>3</sup> "Sell LTC to Boomers, But Don't Overlook the 65+ Market," Aaron Young, National Underwriter, April 19, 2004.

Don't  
take it sitting  
down...

...your family doesn't have to  
pay the price for your long term care.

A message from your employer and MedAmerica about an important new employee benefit: long term care insurance.

## You will need your family's help...

If you needed long term care tomorrow, what would your wishes be for you and your family? If you're like most people, you would probably want to live at home, but you wouldn't want to be a burden to your family—financial or otherwise. Yet 78% of adults receiving long term care at home rely exclusively on unpaid assistance from family members, friends, and volunteers.<sup>1</sup>

The responsibility of providing care naturally causes disruption to a family's everyday activities, not to mention the emotional and even professional toll on family caregivers.

Long term care insurance can help minimize the financial impact of needing care. However, there is still a cost paid by your family in the form of disrupted work days, or canceled vacations. If there were a long term care solution that allowed you to receive long term care without disrupting the lifestyle your family cherishes, wouldn't you want to know about it?

## ...and Simplicity<sup>ii</sup> will be there to help you.

Simplicity<sup>ii</sup> is long term care insurance that is uniquely suited to working-age adults because it is designed to help you balance your life with your long term care needs.

With Simplicity, once you're eligible you'll receive a monthly cash benefit from your Cash Benefit Account to use however you choose for the care you want, from whomever you want, wherever you want! Use your monthly cash benefit to pay a home health aide or even your children to care for you, and give your spouse a break from the demands of your care. Pay for care or other services you may need around the home... no matter where in the world home may be.

*With Simplicity's cash benefit you get the care you want without giving up the joys of your family's everyday life. Your employer and MedAmerica will be bringing you more information soon about Simplicity and the simple benefits of cash.*

23% of caregivers report experiencing financial hardship as a result of being a caregiver.<sup>2</sup>

Nearly 19 million households in the U.S. include at least one caregiver who provides care to someone age 50 or older.<sup>3</sup>

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(EP)

<sup>1</sup> Thompson, Lee, Long-Term Care: Support for Family Caregivers, Georgetown University Health Policy Institute Issue Brief, March 2004.

<sup>2</sup> Caregiving in the U.S., National Alliance for Caregiving and AARP, April 2004.

<sup>3</sup> Ibid.

*You can't afford to wait!*

**Planning ahead is one of the greatest gifts you can give your family.**

*A message from your employer and MedAmerica about an important new employee benefit: long term care insurance.*

### **Be ready today... for what tomorrow could bring.**

The risk of needing long term care is real at any age. In fact, at least 50% of Americans will need some form of long term care after age 50.<sup>1</sup>

The time to prepare for tomorrow is today. Premiums for Simplicity<sup>SM</sup> are based on age, and you'll never be younger than you are right now. Acceptance is based on your health, and chances are you'll never be in better health than you are at this moment.

Enrolling today saves you money and can build the value of your monthly cash benefits. Plus, you'll have the added peace of mind knowing that if your life changes on a dime and long term care is needed, you're covered. By enrolling in Simplicity today, you can avoid that high cost of waiting and start protecting your lifestyle and assets right now.

### **It's a simple choice to make... so make it today.**

By enrolling today, not only do you avoid that high cost of waiting, you get to take advantage of the benefits of enrolling through your employer group. Benefits like:

***Favorable underwriting • Payroll deduction • Special rates for your employer***

## **The time is now.**

*Contact your MedAmerica representative or benefits administrator, and start protecting the life you live today in case your life changes on a dime tomorrow.*

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<sup>1</sup>"Lack of long-term vision: LTCI earns little notice despite growing need," Dennis Storey, Boomer Market Advisor, July 2005.

**You just  
send me  
a check?**

**Simplicity<sup>ii</sup> gives you the flexibility  
you need to keep your life on track.**

**Yes!**

**Because your employer recognizes your risk of needing long term care, you are being offered long term care insurance as a new employee benefit. Simplicity<sup>ii</sup> is affordable long term care protection that's uniquely suited to the needs of working-age adults.**

*A message from your employer and MedAmerica about an important new employee benefit: long term care insurance.*

## The benefits of cash...

Simplicity is about getting the care you need, the way you want, without the hassle of complicated policy language, inflexible service restrictions, or a ton of rules. Simplicity is cash, with all the freedom and flexibility cash affords. Whether you want to pay a nurse or your niece to care for you, you're covered. Whether you want care at home in Cleveland or at home in Cancun, you're covered. As long as you're eligible and need care, with Simplicity you'll have the security of a Cash Benefit Account paid out in a monthly cash benefit. It's just that straightforward.

## ...it doesn't get simpler than that.

Simplicity also gives you the financial flexibility to maintain your family's everyday lifestyle. There's no need to juggle care expenses with monthly living expenses—with Simplicity, you'll get your cash up front. And for the relatively small investment of your premiums, you can receive outstanding value in the form of monthly cash benefits when you need care.

## It's a simple choice to make...

Your opportunity to enroll in Simplicity is coming soon—and the process is as simple as the coverage itself. All you'll need to do is:

- **Select a cash benefit account that's right for you.**
- **Decide when you'd like your benefits to begin.**
- **Choose your monthly cash benefit.**
- **Answer a few questions.**

## ...so make it today.

Anyone's life can change in an instant, but you can feel secure knowing you have a solid financial plan that includes long term care insurance. Enrolling today gives you that peace of mind, while taking advantage of your employer group's favorable underwriting and rates. Enroll today and you'll also enjoy the benefit of the lower premiums for your age.

## The time is now.

*Contact your MedAmerica representative or benefits administrator, and start protecting the life you live today in case your life changes on a dime tomorrow.*

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# Product Highlight Tool

**MEDAmerica**  
An Excellus Company

## Simplicity<sup>ii</sup> SM Long Term Care Insurance

Simplicity<sup>ii</sup> is a comprehensive long term care insurance product offering coverage that is relevant to today's consumers. Sold in face amounts, with no contract definitions, limitations or restrictions, Simplicity's high quality and value is readily apparent.

*Security with Simplicity*

### Highlights and Overview

Individually issued to ages 18-85



# Simplicity<sup>ii</sup>

is designed to be a tax-qualified product that pays eligible policyholders their applicable Monthly Cash Benefit without regard to services used or amounts spent. There is no requirement to submit receipts or proof of services. Once benefit eligible, a claimant only needs to request his or her monthly check. It's that easy!

## Highlights & Overview

### Cash Benefit Account (CBA)

The total amount of Benefits payable under this policy. There are five Cash Benefit Account (pool of money) options for Comprehensive coverage: **\$100,000, \$200,000, \$300,000, \$500,000, \$1,000,000**

**Community Only Cash Benefit Account:** Offered through a rider, a Community Only Account pays eligible policyholders **not** living in a Qualified Facility. There are three Cash Benefit Account options: \$100,000, \$200,000 and \$300,000.

**Facility Only Cash Benefit Account:** Offered through a rider, a Facility Only Account pays the Monthly Cash Benefit each month that an eligible policyholder lives in a Qualified Facility or is receiving care under a hospice program. There are four Cash Benefit Account options: \$200,000, \$300,000, \$500,000 and \$1,000,000.

### Monthly Cash Benefit (MCB)

The amount that will be paid in a single month. Monthly payments continue until the client is ineligible for benefits or the Cash Benefit Account is exhausted. There are several choices for the level of Monthly Cash Benefit within each Cash Benefit Account. The Monthly Cash Benefit is selected by the policyholder at issue and ranges from \$1,500 to \$16,000. These Monthly Cash Benefit options are "rightsized" based on industry claims experience.

An **Enhanced Facility Benefit** option is available with a Comprehensive Cash Benefit Account. This option increases the Monthly Cash Benefit for Facility Care by 33% with a premium increase of approximately only 10% for most Cash Benefit Accounts.

### Durations/Lifetime Maximum

None. The Lifetime Maximum is stated in terms of the Cash Benefit Account.

### Elimination Periods

30, 60, 90 or 180 Calendar Days.

### Accelerated Benefits Program

The day after the eligible policyholder completes his Calendar Day Elimination Period, a full benefit check will be sent paying his benefit prospectively. Yes, the claimant may receive payment before incurring expenses for services!

Submission of provider bills or other information on benefit usage are not required. However, the client must submit a one-page Request for Benefits form each month. The Request for Benefits form is an attestation of continued eligibility and place of residence (Home or Qualified Facility) signed by either the policyholder or their legal representative.

### Rate Classes

- Preferred—10% reduction
- Standard

### Discounts

Care Partner Premiums offer spouses and domestic partners reduced rates. The reduction over individual rates is 20% if one Care Partner purchases (no application required from other Partner) and 40% if both are accepted and purchase (*state variation may apply*).

### Premium Payment Options

- Lifetime: Premium payable until waived or policy lapses
- 10 Pay
- Paid Up at Age 65 (not available to issue ages 56 and over)

### Payment

- Annual
- Quarterly
- Semi-Annual
- Monthly (*EFT or Credit Card Only*)

*Conditional premium required with application. Checks and Credit Cards (VISA and MC) accepted.*

### Inflation Options\*

- None
- 5% Simple
- 5% Compound—2X Max
- 5% Compound—No Max
- 3% Compound—No Max

\* Applies to **both** Cash Benefit Account (CBA) and Monthly Cash Benefit (MCB).

# Other Options and Riders

## Joint Benefits

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### For all the Shared Riders below:

- Not available with Community Only or Facility Only Cash Benefit Accounts.
- Both Care Partners must purchase the riders with the same Effective Dates.
- If one Care Partner is not eligible or does not apply, they must apply within 6 months of the original Care Partner, and the original Care Partner cannot be eligible for benefits at that time.

### Shared Care Rider

Permits Care Partners to share the benefits of the individual policies in the event one exhausts his or her Cash Benefit Account. If one Care Partner dies, the surviving Care Partner can assume the deceased's remaining Cash Benefit Account at no extra premium. Both Care Partners must purchase this rider at the same time with identical benefits and payment options. Not available with:

- Restoration of Benefits Rider
- Comprehensive coverage \$100,000 CBA and \$3,000 MCB
- Comprehensive coverage \$200,000 CBA and \$6,000 MCB
- Comprehensive coverage \$300,000 CBA and \$10,000 Enhanced Facility Benefit

### Survivor Benefit Rider

If a Care Partner dies after 10 years, the other Care Partner pays no further premiums. *(Not available if Care Partners' age difference is more than 15 years or when 10 Pay Premium Payment Option is selected.)*

### Shared Waiver of Premium Rider

When the premiums are waived for one Care Partner, they are waived for the other as well. *(Not available if Care Partners' age difference is more than 15 years.)*

## Nonforfeiture *These riders add a benefit to the policy to refund premiums paid upon the insured's death. Applicant may choose one:*

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### Full Return of Premium Rider

Upon notification of death, all premiums paid and any riders paid will be refunded without regard to benefits paid or payable. *(Available to applicants age 65 and under. Not available with Community Only CBA or Return of Premium Rider.)*

### Return of Premium Rider

Upon notification of death, all premiums paid and any riders less any benefits paid or payable will be refunded. *(Available to applicants age 75 and under. Not available with Community Only CBA or Full Return of Premium Rider.)*

## Additional Riders

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### Shortened Benefit Period Rider

This makes available a Cash Benefit Account based on premiums paid if the policy has been in force for three years and lapses.

### Restoration of Benefits Rider

This rider restores the Cash Benefit Account to the amount that would have been available on the day the Policy is restored had no benefits been paid. Restoration of Benefits applies whenever a period of 180 consecutive days elapses under the conditions specified in the rider. *(Not available with Community Only. Not available with the Shared Care rider.)*

\* All riders are available only at time of purchase unless stated otherwise. For illustrative purposes only. Availability of benefits, options, riders, and discounts may vary by state. Some age restrictions apply.



# CareDirections Family Advice & Advocacy Program®

This complimentary support service exclusively for insureds and their loved ones exists with one simple goal: To help families maintain normalcy during a long term care crisis.

Staffed by health care professionals whose profession and training include experience in managing and arranging for long term care services, the CareDirections Family Advice and Advocacy Program provides essential advice and support to

help loved ones cope with the stresses of long term care; navigate through the health care system; and find the care, services and support they seek. Through a strategic partnership with CareScout® Services and ScriptSave Services, insureds and their families have access to a wide variety of provider and prescription discounts, and support services.

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Interested in learning more about worksite or association sales? MedAmerica's Simply Business<sup>SM</sup> Program makes writing business easy with short applications, fewer underwriting questions, and a simple process! Download or order the *NEW* Simply Business<sup>SM</sup> Program Overview (SE2-604) to learn more!

## MEDAmerica

800.724.1582

[www.MedAmericaLTC.com](http://www.MedAmericaLTC.com)

**MedAmerica Insurance Company**  
Home Office: Pittsburgh, PA

**MedAmerica Insurance Company of New York**  
Home Office: Rochester, NY

**MedAmerica Insurance Company of Florida**  
Home Office: Orlando, FL

## SIMPLICITY<sup>ii</sup> PLAN OVERVIEW

**CASH BENEFIT ACCOUNT** The **Cash Benefit Account** is the total amount of dollars payable under the policy, and is the Lifetime Maximum. The **Monthly Cash Benefit** is the amount you will receive in a single month for Community or Facility Care. Begin by choosing your Cash Benefit Account and one Monthly Cash Benefit that is right for you. If you wish, you can increase the amount you will receive in a single month for Facility Care by selecting the **Enhanced Facility Benefit** that corresponds with the Monthly Cash Benefit you selected.

### CASH BENEFIT ACCOUNT OPTIONS

<b>\$100,000</b>	<b>MONTHLY CASH BENEFIT (2 OPTIONS)</b> → Choose: a. \$1,500      b. \$3,000*
	<b>(Optional) Enhanced Facility Benefit</b> \$2,000      \$4,000
<b>\$200,000</b>	<b>MONTHLY CASH BENEFIT (4 OPTIONS)</b> → Choose: a. \$1,500      b. \$3,000      c. \$4,500      d. \$6,000*
	<b>(Optional) Enhanced Facility Benefit</b> \$2,000      \$4,000      \$6,000      \$8,000
<b>\$300,000</b>	<b>MONTHLY CASH BENEFIT (4 OPTIONS)</b> → Choose: a. \$3,000      b. \$4,500      c. \$6,000      d. \$7,500
	<b>(Optional) Enhanced Facility Benefit</b> \$4,000      \$6,000      \$8,000      Not Applicable
<b>\$500,000</b>	<b>MONTHLY CASH BENEFIT (3 OPTIONS)</b> → Choose: a. \$4,500      b. \$6,000      c. \$9,000
	<b>(Optional) Enhanced Facility Benefit</b> \$6,000      \$8,000      Not Applicable

\* Shared Care Rider is not available with these combinations.

<b>ELIMINATION/BENEFIT WAITING PERIOD (EP)</b>	The <b>Elimination/Benefit Waiting Period</b> is the number of calendar days you choose to wait after you are determined chronically ill before your Benefits are payable. <b>Options include: 30 days • 60 days • 90 days • 180 days</b>
<b>PAYMENT OPTIONS</b>	You can pay premiums each year for life, pay up in a shorter period of time, or pay up by a certain age. <b>Options include: Lifetime • 10 Pay • Paid Up at Age 65 (Not available after age 55)</b>

### OPTIONAL RIDERS

<b>INFLATION/BENEFIT INCREASE</b>	If you choose to add an <b>Inflation/Benefit Increase Rider</b> to your policy, you can increase your Cash Benefit Account and Monthly Cash Benefit to protect against the anticipated increases in the cost of long term care. <b>Options include: None • 5% Simple • 3% Compound: No Max • 5% Compound: 2X Max • 5% Compound: No Max</b>
<b>NONFORFEITURE OPTIONS</b>	The <b>Shortened Benefit Period</b> assures that any premiums paid are available to use as benefits even if your policy lapses after being in force for at least 3 years. <b>Return of Premium</b> (return of premiums minus benefits paid) and <b>Full Return of Premium</b> (return of all premiums regardless of benefits paid) options guarantee premiums paid will be returned in the event of your death.
<b>RESTORATION OF BENEFITS</b>	If a period of 180 days elapses in which you are not chronically ill, we will restore your policy's Cash Benefit Account to what it would have been had no benefits been paid.
<b>JOINT BENEFITS</b> Care Partners can share benefits when both purchase these riders.	<b>Survivor Benefit:</b> If this rider has been in effect for 10 years and one Care Partner dies, the remaining Care Partner pays no further premiums. <b>Shared Care:</b> If you exhaust your Cash Benefit Account you can, with your Care Partner's consent, use their Cash Benefit Account. Partners must reserve at least 24 months of benefits on the other's policy. If one Care Partner dies, the survivor assumes the deceased's remaining Cash Benefit Account as long as appropriate premiums are paid. Both Care Partners must purchase identical benefits. <b>Shared Waiver:</b> When the premiums are waived for on Care Partner, they are waived for both.

Options and Riders vary by state. Please consult your Outline of Coverage.

Long Term Care Insurance

# Consumer Application Booklet with **SPEED**App<sup>SM</sup>

**Simplicity**<sup>ii</sup><sub>SM</sub>

Offered by  
**MedAmerica Insurance Company**  
Home Office: Pittsburgh, PA

## INDIVIDUAL/AFFILIATION

**MEDAmerica**  
INSURANCE COMPANY  
An Excellus Company Home Office: Pittsburgh, PA

## EMPLOYER PROGRAM AGREEMENT

### Employer Information

**Company Name:** \_\_\_\_\_

**Address:** (City, State, Zip) \_\_\_\_\_

**Employer Program Agreement:** The above named Employer agrees to support a MedAmerica employer program long term care insurance offering to all eligible employees and agrees to the premium payment option(s) selected. The Employer also acknowledges that the Agent of Record has reviewed the program participation requirements and will comply with the Actively At Work criteria for a one time simplified underwriting open enrollment. In addition, the Employer understands that product and rates may vary by state.

**Signature of  
Employer X  
Representative** \_\_\_\_\_  
PRINT Name & Title \_\_\_\_\_

**Date:** \_\_\_\_\_

### Administrative Contact Information (Contact for Billing and Program Administration)

**Contact Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Address:** (City, State, Zip) \_\_\_\_\_

**Fax:** \_\_\_\_\_

### Agent of Record Information

**Agent Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Producer Writing No.:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Address:** (City, State, Zip) \_\_\_\_\_

**Agent Signature X** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Open Enrollment Period** (Start Date is subject to approval by insurer. Earliest Start Date will be 15 days after date of Agreement signatures. Maximum Initial Open Enrollment is **90 Days**. Maximum New Hire Open Enrollment is **60 Days**.)

**Start Date:** \_\_\_\_\_

**End Date:** \_\_\_\_\_

### Policy Effective Date – Employer Paid Plan Only (Select One)

**Effective Date Assigned by Insurer**

**Optional Common Effective Date Requested** (100% Employer Paid Plan Only)

**Date:** \_\_\_\_\_

### Premium Payment Options (Select One or More Options, as applicable)

**100% Voluntary**

**100% Employer Paid:**

**All Employees**

**Select Eligible's Only - As Defined By Census**

**Flat Dollar Contribution – All Employees, Employer Paid**

\$ \_\_\_\_\_

Per Each - All Employees

**Flat Dollar Contribution – Select Eligible's Only, Employer Paid (As Defined By Census)**

\$ \_\_\_\_\_

Per Each - As Defined By Census

**Defined Benefit Contribution – All Employees, Employer Paid**

Attach Illustration of Proposed Defined Benefit Plan

**Defined Benefit Contribution – Select Eligible's Only, Employer Paid**

Attach Illustration of Proposed Defined Benefit Plan

## EMPLOYER PROGRAM ADMINISTRATION

<b>Company Name:</b> _____		
<b>Administrative Instructions Provided By (Name) :</b> _____		<b>Phone:</b> _____
<b>New Hire Participation Eligibility:</b> <i>(Indicate First Day That New Employee is Eligible to Apply. <b>New Hire Census Required.</b> New Hire Open Enrollment Period is <b>60 days</b> from date of participation eligibility.)</i>		
<input type="checkbox"/> <b>First Day of Hire</b>	<input type="checkbox"/> <b>Annual New Hire Open Enrollment</b> <i>(new hires only)</i>	
<input type="checkbox"/> _____ <b>Days After Date of Hire</b> <i>(i.e. 30, 60 or 90 days)</i>	<input type="checkbox"/> _____ <b>Other</b> <i>(insurer approval required)</i>	
<b>Requested Enrollment Method</b>		
<input type="checkbox"/> <b>Web Enrollment</b> <i>(where available)</i> and <b>Paper Enrollment</b>		<input type="checkbox"/> <b>Paper Enrollment Only</b>
<b>Policy Delivery Instructions</b>		
<input type="checkbox"/> <b>Bulk Policy Delivery</b>	<input type="checkbox"/> <b>To Agency</b>	<input type="checkbox"/> <b>To Agent</b> <input type="checkbox"/> <b>To Employer</b>
<input type="checkbox"/> <b>Policies Delivered Upon Issuance</b>	<input type="checkbox"/> <b>To Insured</b>	<input type="checkbox"/> <b>To Agent</b> <input type="checkbox"/> <b>To Employer</b>
<b>Payment Method - Employer Billed Premium</b> <i>(5 Policies minimum for Group Billing, 10 Policies minimum for Payroll Deduct)</i>		
<b>Payment Method</b>	<input type="checkbox"/> <b>Pay By Check</b>	<input type="checkbox"/> <b>Pay by Credit Card</b> <input type="checkbox"/> <b>Pay By Wire Transfer</b>
<b>Payment Frequency</b>	<input type="checkbox"/> <b>Monthly</b>	<input type="checkbox"/> <b>Annual</b>
<b>Payroll Deduction</b> <i>(10 min)</i>	<input type="checkbox"/> <b>Employee Only</b>	<input type="checkbox"/> <b>Employee &amp; Care Partner</b> <input type="checkbox"/> <b>Employee, Care Partner &amp; Eligible Family Members</b>
<b>Premium Refund Process</b> <i>(For Coverage Changes, Cancellation or Termination of Employment)</i>		
<input type="checkbox"/> <b>Credit Next Group Bill</b>	<input type="checkbox"/> <b>Refunds Direct to Insured</b>	
<b>AGENT USE ONLY</b>		
<b>Supervising Agency:</b> _____		
<b>Authorized Agents</b>		
<input type="checkbox"/> <b>NO Additional Agents Authorized.</b> Program is <b>Exclusive to Agent of Record</b>		
<b>Additional Authorized Agent</b>		
<b>Agent Name:</b>	_____	<b>Phone:</b> _____
<b>Producer Writing No.:</b>	_____	<b>Email:</b> _____
<b>Additional Authorized Agent</b>		
<b>Agent Name:</b>	_____	<b>Phone:</b> _____
<b>Producer Writing No.:</b>	_____	<b>Email:</b> _____
<b>Additional Authorized Agents</b> <i>Attach Paper with Additional Agent Info</i>		
<b>Agent Checklist</b>		
<input type="checkbox"/> <b>Active at Work Definition, Participation Requirements Reviewed with Employer</b>		
<input type="checkbox"/> <b>Agreement Signed by Employer &amp; Agent of Record</b>		
<input type="checkbox"/> <b>Current Census Submitted to Insurer</b> <i>(electronic format)</i>		
<input type="checkbox"/> <b>Employer Paid Plan Illustration Attached</b>		
<b>Agent Signature</b> <u>  X  </u>		<b>Date:</b> _____
<b>Home Office Use Only</b>		
<b>Approval Signature:</b>	<b>Date</b>	<b>Group Number:</b>

**EMPLOYER PROGRAM GENERAL INFORMATION****General Information**

**Employer Program Minimum Participation:** 10 Actively at Work Employee Applications That Answered 'NO' to all 4 Health Questions (*10 Minimum Does NOT Include Actively at Work Care Partners*)

**New Hire Participation Eligibility:** A **60 Day** New Hire Open Enrollment Period begins on the first day that the New Actively At Work Employee is Eligible to Apply, as defined on page 1 of this Agreement and agreed by insurer.

**Active at Work Definition – Simplicity** (*may vary by state*):

An Actively At Work Employee shall mean an employee aged 18 to 65 currently paid by the employer and not on authorized absence due to illness, injury, or on Leave Without Pay. They must be regularly scheduled to work not less than 30 hours per week and be present at their Employer's place of business or an alternate work site as designated by the Employer or at another location to which the Employer's business requires them to travel and be performing the material and substantial duties of their jobs. If the Employee works from home, they are considered Actively At Work if they are not Hospital Confined and not disabled to a degree that they could not have reported for work at the Employer's usual place of business and performed all the material and substantial duties of their occupations not less than 30 hours per week.

**Active at Work Definition – Simplicity<sup>ii</sup>** (*may vary by state*):

Actively At Work Employee shall mean an employee or Care Partner of an employee, aged 18 to 71, currently paid by the above employer, employed outside the home by another employer, or self-employed outside the home, and not on Leave Without Pay or an authorized absence due to illness or injury for more than 5 consecutive days over the last 180 days. The Actively At Work must be regularly scheduled to work not less than 30 hours per week and be present at their Employer's place of business or an alternate work site as designated by the Employer and be performing the material and substantial duties of their jobs. If the employee works from home, they are considered Actively At Work if they are not hospital confined and not disabled to a degree that they could not have reported for work at the Employer's usual place of business and performed all the material and substantial duties of their occupations not less than 30 hours per week.

**Optional Common Effective Date** - (*100% Employer Paid Plan Only*): A common effective date for applications accepted during the initial open enrollment may be chosen when the employer is paying 100% of the premium. The common effective date is subject to pre-approval by MedAmerica and premium payment.

**Payment Methods – Employer Paid Base Plan with Buy Ups:** Monthly or Annual Only

**Pay By Check – Supporting Information Required: Each remittance must include both the premium check and supporting documentation:** Name, Policy or SS Number, Payment Amount and Payroll Center (*if applicable*)

**Pay By Wire Transfer – Process & Notification:** Employer wires premium to MedAmerica's bank account and provides premium remittance details to MedAmerica Billing Specialist: Wire Amount, Date of Transfer and Premium for each Insured.

**Change in Billing Method** - The Employer may instruct MedAmerica to change any employee from group billing to direct bill.

**Cancellation Requests** - An insured choosing to voluntarily cancel coverage must submit signed request to MedAmerica.



# MedAmerica Long Term Care Insurance

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**Please contact Group Insurance Services for complete application information. Applications vary by Individual, Affiliation and Employer programs. The application contained in this manual is a specimen only and cannot be used to enroll a group or complete a long term care insurance sale.**

## **GIS Contacts:**

**Phone – 888-350-4474**

**Fax – 877-258-3005**

**Email – [GISProposalRequests@GISBenefits.com](mailto:GISProposalRequests@GISBenefits.com)**

