

Strength  
&  
Growth

**MEDAmerica**

An Excellus Company

Care  
&  
Compassion



# WHY MED

## About MedAmerica

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### Vision

When MedAmerica was founded more than 20 years ago, it was envisioned as the source of “the best and most affordable long term care insurance possible.” Today, we continue to pursue our vision to be the industry leader in promoting value and accessibility of long term care insurance through innovation. To that end, MedAmerica has focused its attention on delivering innovative products backed by exceptional service.

### Innovation

At MedAmerica, we embrace continuous innovation in order to anticipate the future needs of consumers and respond with the leading-edge products and services people want and need. When we were founded in 1987, long term care insurance was nursing home insurance. Since then, we have helped to evolve the industry toward more comprehensive coverage, leading the way with our innovative cash long term care insurance policies. Rather than reacting to the changes in the long term care market, we have been a thought leader in the industry, priding ourselves on staying ahead of the curve.

### Commitment

Unlike many of our competitors, MedAmerica is not a financial services “supermarket.” We are industry specialists focusing exclusively on long term care insurance and committed to helping families keep promises. Our size gives us agility, and our single line of business gives us focus and expertise. Long term care is all we do. It is what drives us. It is our passion.

# A M E R I C A



The MedAmerica Companies are the long term care subsidiaries of a \$5 billion not-for-profit health insurer that finances and delivers health care to more than 2 million people. With long term care 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, and delivering on its promises.

Just as our focus on continuous innovation leads the evolution of the industry, MedAmerica's passionate commitment to policyholders sets us apart. Our unique products help preserve the financial integrity of our policyholders' hard-earned lifestyles, and our culture of caring helps preserve their dignity and quality of life.

Take a look at what we have to offer. We think you'll agree that our steadfast vision, supported by continuous innovation, an unwavering commitment to long term care insurance, and superior customer service make it easy to answer the question: "Why MedAmerica?"

# STRENGTH

## Strength & Growth

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### Successful Growth

Since its inception, MedAmerica has grown from a small, local insurer operating in one state to become a national company with three carriers. MedAmerica is committed to growing its business while remaining dedicated to its core focus on long term care. We are continuously refining our product offerings to provide the long term care financing solutions that the market demands. It is this ability to adapt to the evolution of the long term care marketplace that will ensure our continued strength and growth in this industry.

### Recognized for Expertise

MedAmerica is recognized as the go-to company when long term care administration is needed. We are long term care specialists and experts — a reputation evidenced by the 1,200 different long term care insurance product forms we administer and/or reinsure for 50 separate insurers. Companies choose MedAmerica to handle their long term care business because they know we treat every policyholder like a member of our family. They know our singular focus on long term care makes us experts in the industry who can provide seamless administration of their business and provide their policyholders with the personalized service and support they deserve.

# & G R O W T H

## **Strong Financial Underpinnings**

At MedAmerica, we conduct our business with an eye to the future. We exercise strong fiscal discipline so that we can depend on solid financial underpinnings to support our growth going forward, continuing to pay claims and help families keep promises.

## **Reliable Claims Payment**

Having paid over \$283 million<sup>1</sup> in claims to date, MedAmerica continues to deliver on the promise to help our policyholders obtain and pay for the quality long term care services they want and need. We pay claims in days, not weeks so our policyholders can have the resources they need to balance their lives with their long term care needs.

## **Insurer of Choice**

MedAmerica has in-force long term care insurance contracts in every state and the District of Columbia. Insurer of choice for several state employers, Fortune 500 companies, and employers of all sizes, MedAmerica offers high-quality products backed by solid credentials.

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<sup>1</sup> This amount represents both direct business and any carrier administered by the corporation.

## People First — Helping Families

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At MedAmerica, we take our obligation to provide outstanding care planning assistance and social advocacy just as seriously as our financial role in policyholders' lives. We constantly challenge ourselves to achieve the goal of being the easiest company with whom to do business, and it is our promise and privilege to help our claimants receive the long term care services and support they need.

Even before our policyholders are on claim, they can count on us. We distinguish ourselves as the only long term care insurer that provides a Personal Care Advisor who serves as a single point of contact for a claimant. Whether it's answering questions about policy benefits or finding a provider for a specific need, MedAmerica's team is committed to our policyholders' care.

MedAmerica's Personal Care Advisors (PCAs) have nursing and social work backgrounds, making them uniquely qualified to navigate the confusing landscape confronting insureds. Determining care needs and identifying resources, PCAs assist insureds and family members with obtaining care and services that help them preserve independence.

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*"... I want to thank you for your considerate attention to the various issues that were part of my mother's declining health ... Your sensitivity always gave me the feeling that you were seeking healthcare solutions for Mom rather than trying to defend your company against this claim. I could not have asked for better treatment..."*

— Son of MedAmerica Policyholder

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# M P A S S I O N

## es Keep Promises

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### **CareDirections Family Advice & Advocacy Program®**

At MedAmerica, we deliver on the promise to be there when a long term care need arises and to provide the thoughtful and respectful service our insureds and their families deserve. That's why we developed a national CareDirections Family Advice and Advocacy Program that provides claimants and their caregivers with essential advice and support to help loved ones cope with the stresses of long term care. We also help families navigate through the health care system and find the care, services and support they seek.

This complimentary support service exclusively for insureds and their loved ones allows you to decide your care needs while we provide you with support.

### **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, including a nationwide provider selection and discount service, caregiver support services, and extended discounts to family members.

At MedAmerica, it is our job to help families keep promises. We think of each insured as a member of our family so you can rest assured that you will be treated with the dignity, kindness and respect you deserve.

## **Vision**

To be the industry leader in promoting value and accessibility of long term care insurance through innovation.

## **Mission**

To assure security and peace of mind through simple, innovative long term care financing solutions.

## **Values**

Integrity  
Quality  
Respect  
Teamwork  
Goal Orientation  
Creativity

# **MEDAmerica**

**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