

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

Simplicityⁱⁱ_{SM}



MEDAmerica
An Excellus Company

Simplicityⁱⁱ_{SM}

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 **Simplicityⁱⁱ_{SM}**

For less than a monthly cable bill¹, 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.

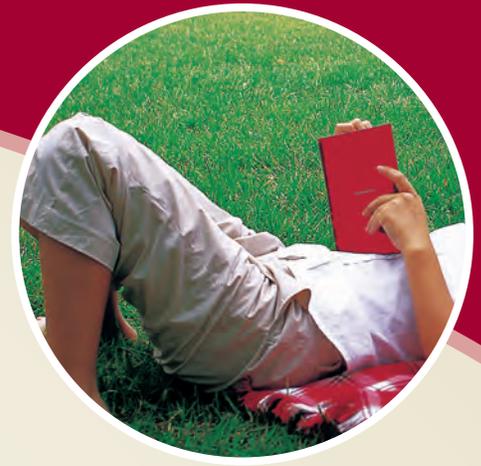
The benefits under this policy are paid without regard to the type and amount of actual long term care expenses. You should consult with your tax advisor with respect to the potential tax implications of purchasing this coverage.

¹ Average digital cable customer pays almost \$75 a month according to Centris, Inc., *Why Cable is Going to Cost You More*, CNN Money, January 9, 2010.

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)
- IRAs
- Health insurance
- 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, 56 percent of adults surveyed by the Employee Benefit Research Institute have less than \$25,000 in savings and investments for retirement, let alone savings to finance their long term care needs.²

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 Simplicityⁱⁱ 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 only covers limited long term care services. It does not pay the largest part of long term care services or personal care.³
- ☞ Medicaid will cover long term care, but to qualify, individuals must meet federal and state guidelines for income and assets. Many people pay for care out of their own funds and spend down their income until they are eligible for Medicaid.⁴

² Helman, Ruth et. al., *The 2011 Retirement Confidence Survey: Confidence Drops to Record Lows, Reflecting the "New Normal,"* EBRI Issue Brief No. 355, March 2011.

³ National Clearinghouse for Long Term Care Information, Department of Health & Human Services, Administration on Aging, February 2012.

⁴ *A Shopper's Guide to Long-Term Care Insurance*, National Association of Insurance Commissioners, 2010.

***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!***

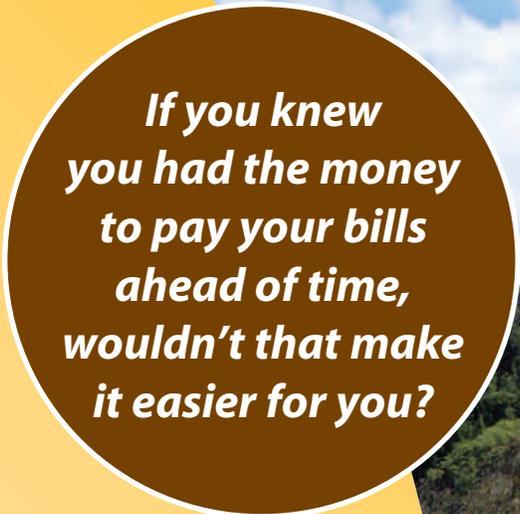
***Family members can get paid
to help you in time of need.
You can keep loved ones near
without burdening them.***

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.⁵

⁵ *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.***

Since its founding 25 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 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.

Simplicityⁱⁱ_{SM}

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

MEDAmerica

MEDAmerica

MedAmerica Insurance Company
Home Office: Pittsburgh, PA

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

165 Court Street
Rochester, NY 14647