

SIMPLICITY—LTCi FOR INDIVIDUALS

What is Simplicity?

Simplicity is designed to be a **tax qualified cash product** that pays eligible policyholders their applicable Maximum Monthly Benefit in cash **without regard to services used or amounts spent**.

What is a Maximum Monthly Benefit (MMB)?

The MMB is the amount the client receives each month. **There are two MMBs: Facility and Community.** The amount paid to the client depends on where he/she is located. If the client is in a Qualified Facility, the Facility MMB will be paid. Otherwise, the Community MMB will apply. Monthly payments continue until the client is ineligible for benefits or the Lifetime Maximum is exhausted.

What is the Lifetime Maximum?

The Lifetime Maximum is the number of months of coverage the client selects. **Each month of paid benefits counts as one month toward the Lifetime Maximum regardless of which MMB is used.**

When are benefits paid?

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

Does the client have to submit bills, claim forms, or proof of loss?

Submission of provider bills, proof of loss or other information on benefit usage are not required. However, the client must submit a Request for Benefits form each month. The Request for Benefits form is an attestation of continued eligibility signed by either the policyholder or their legal representative.

Are there 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). **Multi-Life** programs provide discounts to enrollees in Affiliation (NY 10%/20%, CT 15%/30%) and Employer (10%) programs. **Preferred Rates** are 15% lower than Standard Rates.

What benefit options and riders are available?*

ELIMINATION PERIODS	• 30, 60, 90, or 180 Calendar Days
FACILITY MMB	• \$2,100 and up in multiples of \$300. \$12,000 maximum*. Including all known LTC coverage. * \$18,000 in AK.
COMMUNITY MMB	• 80% of Facility MMB standard option, 60% and 100% also available.
LIFETIME MAXIMUM	• 24, 36, 48, 60, 84*, or Unlimited Months* *84 and Unlimited Months not available to applicants over age 79. Unlimited not available to applicants under age 50 or those selecting an MMB over \$9,000.
PREMIUM PAYMENT OPTIONS	• Lifetime: Premiums payable until waived or policy lapses. • 10 Pay: Premiums payable for 10 years. • Paid Up At Age 65: Premiums payable until age 65.* • Reduced Premium: Lifetime premium reduced by 50% at age 65* or 70** (client's choice). *Not available after age 55. **Not available after age 60.
PAYMENT	• Annual, Semi-Annual, Quarterly, Monthly (EFT or Credit Card Only). Conditional premium required with application. Checks and Credit Cards (VISA and MC) accepted.
INFLATION PROTECTION	• None • 5% Simple No Maximum • 5% Compound 2X Maximum • 5% Compound No Maximum
SHARED CARE RIDER	• <i>Must be purchased by both Care Partners and have the same effective date. Policies must be identical in benefits and premium payment options. Not available with selection of 24 month or Unlimited Lifetime Maximum. Not available in conjunction with the Restoration of Benefits Rider.</i>
RESTORATION OF BENEFITS RIDER	• <i>Not available with Unlimited Lifetime Maximum. Not available in conjunction with the Shared Care Rider.</i>
SHARED WAIVER OF PREMIUM RIDER	• <i>Must be purchased by both Care Partners within 6 months of each other and have the same effective date. Not available if Partners' age difference is more than 15 years.</i>
SURVIVOR BENEFIT RIDER	• <i>Premiums must be payable for more than 10 years. Must be purchased by both Care Partners and have the same effective date. Not available if Partners' age difference is more than 15 years.</i>
NONFORFEITURE	• Contingent Nonforfeiture (included in base) or • Return of Premium Rider • Full Return of Premium Rider • Shortened Benefit Period Rider Return of Premium available only to Enrollees age 75 and under. Full Return of Premium available only to Enrollees age 65 and under. You may not select both Return of Premium and Full Return of Premium.

*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. Community Only and Facility Only options are available where permitted.

MEDAMERICA GROUP

At MedAmerica, the group market accounts for nearly 50% of our total in-force business. This market focus not only differentiates us in the industry—it gives us an edge. We're committed to the group market, and we offer *only* the highest quality programs and services.

GROWTH, STRENGTH & STABILITY THROUGH PARTNERSHIP

- Ranked as a top 10 company in the national group LTCi market.*
- Chosen insurer for several large state groups including New York, Kansas and Tennessee.
- Awarded business from national brokerage firms, large consulting houses and regional benefit consultants.
- Financial strength and stability permit the acquisition of large books of business including national insurers and third-party administrators.

REVOLUTIONIZING LTCi— STATE-OF-THE-ART GROUP PRODUCT DESIGN

- Competitively priced
- Servicing employers of all sizes: Employer-paid, Executive carve-out and Voluntary
- MGI available to groups with over 500 employees
- No minimum participation requirements

HELPING OUR PARTNERS ACHIEVE SUCCESS; SERVICE & SUPPORT THAT'S SECOND TO NONE!

- Dedicated Account Managers—*assist with sales, marketing, training and more!*
- Dedicated underwriting and efficient administrative systems—*process business in a timely and accurate fashion.*
- Innovative sales and marketing materials—*tools for sales success.*
- Turnkey work-site program—*flexible enough to meet each group's unique needs.*
- Online enrollment capabilities—*time tested in the marketplace.*

Get Your Business Into High Gear!

With over 15 years of experience and dedication to long term care insurance, MedAmerica is a partner you can count on for the long term. Learn how you can partner with us—call your General Agency.

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** LIMRA International, 2002.*

