

Steer your company into the future. Give your key executives a cutting-edge benefit that may be tax deductible to the company and tax-free to the employee.

KeySelect:

Designed to protect your assets from the devastating expense of long term care.

How to get started with KeySelect, the key to a secure future... and surprisingly affordable.

Contact your MedAmerica Insurance Company representative to:

1

Establish the group plan.

2

Select the participants.

3

Design the Benefit Plan. (We can assist in developing a benefit design that fits your budget.)

4

Apply for Coverage.

For a preliminary analysis of the KeySelect Program for your company, call your MedAmerica representative.

Attention key executives:
Introducing a Six-Figure Benefit in a Tax-Qualified Program.

KeySelect:

Long term care insurance program for executives.



A benefit program where you're in the driver's seat.

The information presented here is not meant to be interpreted and cannot be relied upon as specific legal or tax advice. Employers must seek their own legal and/or tax counsel. Program features may vary by state.

¹USA Today, "Eldercare Challenges Employers," August 1998

²"Baby Boomers Need to Plan for Their Future," American Health Care Association (AHCA), December 8, 1998



MedAmerica Insurance Company
Home Office: Pittsburgh, PA

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

165 Court Street • Rochester, NY 14647
Count on us for the long term.



An Excellus Company

Introducing KeySelect Long Term Care Insurance Program.

A benefit for executives that may be tax deductible to the business and tax-free to the executive.

As a business in today's marketplace, you have the opportunity to address the significant risk of long term care while also rewarding owners, officers, and other key employees for their loyal service to your company.

Why long term care insurance: The Key to a sound financial plan.

Long term care expense is usually not covered under traditional health insurance and Medicare. Unless a person has access to benefits of a program like KeySelect, they may not be covered and their assets may be at risk.

Long term care insurance can satisfy employee needs while meeting your business objectives. And if you want to remain competitive, long term care insurance should be part of an innovative compensation package for recruiting, retaining, and rewarding key employees.

Our KeySelect Program for long term care insurance is used by businesses around the country to enhance the programs offered to their key employees. These leading-edge companies know long term care insurance is fast becoming a highly sought-after benefit.

Here's why:

- More than 90% of the executives polled believe elder care will be an increasing concern over the next five years.¹
- One out of two Americans will require long term care at some point in their lives.²
- Traditional health insurance and Medicare do not cover most long term care costs. Medicaid does not pay for long term care until an individual meets the federal poverty level or "spends down" assets to meet eligibility requirements.

KeySelect:

A benefit program where you're in the driver's seat.



You Select:

- **Participants**
The plan may not be subject to discrimination testing under IRC 105(b).
- The right **Benefit Plan** at the right price.
- Your **payment plan** of choice.

KeySelect Program overview.*

Disability income protection is not designed to finance long term care. Give your key employees substantial long term care benefits with the ultimate in flexibility that only a cash product allows. The KeySelect Program offers features that make it the perfect choice for any business.

- Total control over what, how, when, and by whom care is provided.
- Protects assets and lifestyle in the event long term care services are needed. The combined protection of long term care and other insurance products provides a full spectrum of security for executives.
- Level premiums ensuring predictable expenditure.
- Flexible paid-in-full payment terms permitting acceleration of possible tax advantages.
- Group discounts and preferred rates. Participation requirements of one to 10, depending on program selected.
- Special couples rates.
- Covers all care settings.
- Fully portable worldwide coverage.
- Full return of premium available.
- Joint sharing options for couples.

*Program features may vary by state.

Long Term Care Insurance provides substantial benefits to the Executive that can fit an Employer's budget.

Issue Age	Monthly Maximum Benefit	PRE-TAX Annual Premium Rates	AFTER-TAX Annual Premium Rates	Total Premiums Paid	AFTER-TAX Total Premiums Paid	Maximum Benefit Value in 15 Years
40	\$9,000	\$1,341	\$831	\$13,410	\$8,310	\$648,000
50	\$9,000	\$2,242	\$1,390	\$22,420	\$13,900	\$648,000
60	\$9,000	\$4,030	\$2,499	\$40,300	\$24,990	\$648,000

Rates based on:

Benefits and Options: \$9,000 Monthly Maximum Benefit, 80% community benefit, 36 month lifetime benefit, 90-day Elimination Period, Compound Inflation capped at 2X Maximum, 10-year paid-in-full.

Affiliation Program: 10% program discount, with Care Partner. Assumes C-Corporation at 38% tax bracket.