

MEDAmerica

An Excellus Company

LONG-TERM CARE INSURANCE

*the
new employee
benefit*



Providing quality benefits
is good business.

Long-term care insurance
should be one of them.

603-401

(MLR 2/03)

Learn more...www.MedAmericaLTC.com

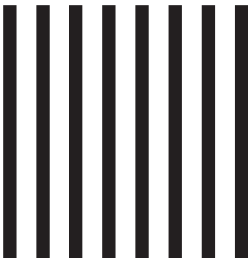
MedAmerica
165 Court Street
Rochester, NY 14647

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BUSINESS REPLY MAIL

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Long-Term Care
P.O. Box 40320
Rochester, New York 14604-9906



Long-term care insurance is a valuable, cost-effective benefit that can meet the goals of your company and the needs of your employees.

Program Addresses Employee Concerns

- Employers are finding that MedAmerica's Care Directions® Premier LTC insurance is a versatile benefit. It can be positioned as a work/life benefit, as a supplement to other types of insurance, and as a key element of a sound retirement plan.

Health care is a leading issue in today's workplace. Your employees are recognizing potential problems and seeking solutions to a wide variety of health care needs.

One important and growing concern is the need for long-term care services. As

the population ages and becomes more aware of the high costs of care, employees will look to their employers for innovative solutions.

Progressive employers are enhancing their benefit programs and providing long-term care insurance as a way to meet the demands of their employees as well as differentiate their organization in a highly competitive environment.

MedAmerica's group long-term care insurance program is gaining popularity as a vital addition to an employee benefit plan.

Flexible Plan Alternatives

1. Affordable, Comprehensive Employer-Paid Base Plan
2. KeySelect Program
3. Voluntary Employee-Paid Plan

Our enrollment communications program consists of comprehensive and concise educational modules on long-term care issues; therefore employees become educated consumers.



- Care Directions Premier encourages employees to focus on financial and retirement planning.
- Long-term care program is easy to administer with minimal costs.
- Care Directions Premier eases the burden on employees who may have to act as care-givers by extending the program to relatives.
- Providing our Care Directions Premier program at the worksite enables your employees to access affordable rates that do not increase with age, once enrolled.

Stay Competitive With Your Benefits Portfolio, Start Today!

MedAmerica will design a program tailored to your business philosophy.

To learn more about long-term care insurance for Employer Groups, contact your MedAmerica representative or return this postage-paid card.

Company

Name

Title

Address

City

State

Zip

Phone

E-mail

MEDAmerica

MedAmerica Insurance Company

Home Office: Pittsburgh, PA

MedAmerica Insurance Company of New York

Home Office: Rochester, NY

165 Court Street • Rochester, New York 14647
1-800-544-0327

Count on us for the long term.

www.MedAmericaLTC.com