

Once insureds do go on claim, they can expect just as much assistance with benefit planning from their Personal Care Advisor. Whether it's answering questions about the policy or finding a provider for a specific need, MedAmerica's team is committed to the full spectrum of our policyholders' care. And with the flexibility of cash and our Simplicity product, there are no confusing reimbursement forms or lengthy claims processing. Those are the promises we deliver on time and time again: to provide the means to preserve lifestyles when long term care is needed. And to provide the thoughtful and respectful service our insureds deserve.

"...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..."

—Dr. Richard Lampe, son of policyholder

Partnering for Success

Agents can sell MedAmerica products confident that they are recommending a company that will stand by all the promises made before the sale, as well as provide the same level of service and attention to their clients as they do. And because we know that so much of our success is the result of our relationships with our distribution partners, we bring the same passion to meeting their needs as we do to meeting those of their clients.

Agents can expect MedAmerica to provide:

- dedicated account managers
- experienced distribution support partners
- average processing time for new applications: 22 days
- application tracking updated every 24 hours
- commission reports updated weekly
- state-of-the-art proposal and rate software available for download on our agent Web site
- agent-specific, Web-based materials ordering
- streamlined appointment process
- 24-hour Agent Service and Underwriting hotlines

For more information,
please contact your
Managing General Agency.

The MedAmerica Mission

To provide solutions to long term care financing needs by:

Creating and promoting simple-to-understand and easy-to-use LTCi products

- Launched CareDirections Simplicity® to outstanding marketplace acceptance.
- Full Product Portfolio—Comprehensive, Community and Facility Only
- High-quality, competitively priced LTCi to Individuals, Affiliation Groups and Employers of all sizes

Maintaining fiscal responsibility

- No history of rate increases, ever.
- Premium revenue of over \$113 million in 2005.
- Assets grew to over \$702 million in 2005.
- MedAmerica has an A.M. Best's rating of A- "Excellent" and an A- "Strong" rating by Standard & Poor's.

Shaping public policy

- Influencing federal and state legislation.
- Sponsoring efforts to prevent elder abuse and to educate the medical community about recognizing the signs of abuse.
- Advocating for long term care at the national level, MedAmerica's medical director serves on the White House Conference on Aging.

Delivering on our promises

- Over \$140 million in claims paid.

MEDAmerica

An Excellus Company

**Strength and Growth.
Care and Compassion.**

MEDAmerica

MedAmerica Insurance Company
Home Office: Pittsburgh, PA

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

For Agent Use Only
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Care and compassion.
Strength and growth.

MedAmerica Insurance Company and MedAmerica Insurance Company of New York

are the long term care insurance subsidiaries of The Lifetime Healthcare Companies, a \$5 billion company located in Rochester, New York that operates one of New York State's largest health insurers. According to LIMRA International, MedAmerica is the seventh largest LTC insurer nationally, based on new sales in 2005, and one of the fastest growing companies in the industry. MedAmerica is licensed in all 50 states and DC with in-force policies in every state.

Since our founding in 1987, MedAmerica's stability and strength has positioned the organization as a **leader in the industry**. And since long term care insurance is our only business, we know the industry like no one else. Free to focus on the development of groundbreaking sales strategies and innovative LTCi products, we developed MedAmerica's CareDirections Simplicity®, the highest rated product on the market today* that has also helped us to consistently outpace industry sales.

Just as our **unique products** have changed the face of our industry, MedAmerica's passionate commitment to policyholders sets us apart. While our unique products help insureds preserve hard-earned lifestyles, our culture of caring helps preserve dignity and quality of life.

Take a look at what we have to offer. We think you'll agree that MedAmerica is a different kind of company: a company that **delivers on its promises** of strength and growth, of care and compassion.

*SellingLTC.com

"We're in this business to take care of people, not to hide behind fine print."

—Chris Perna, MedAmerica's President

People Ahead of Profits

We're proud of the financial strength and the success in the market our company has achieved. However, we value that success most for the ability it gives us to make positive contributions in the lives of the people we serve: our insureds and the entire community of Americans who need or will need long term care.

Having paid over \$140 million in claims to date, MedAmerica continues to deliver on the promise to help policyholders obtain and pay for the quality long term care services they want and need. But our commitment to them and their families doesn't begin and end with a benefit check. People will always need more than just money to ensure quality of life. So 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.

"... I am extremely pleased, gratified and warmed by the service received

from your long term care benefits care coordinator. She proved to be an interested, caring, understanding and empathetic individual who not only eased my anxieties about the availability of coverage, but also facilitated the entire process..."

—Bert Kaplan, policyholder

Even before our policyholders are on claim, they can count on us. 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 with obtaining care and services that help them preserve independence. In one instance, a PCA assisted an insured's family member with locating an eldercare organization that could help his elderly father with bill paying and other everyday financial matters. Our policyholder received the assistance he needed to maintain an independent lifestyle, while his son, living out of state, could have the peace of mind of knowing that with MedAmerica he had a partner in caring for his father.