

Your
personal plan
made
simple.

Your employer chose **CareDirections Simplicity**®—the highest rated long term care product on the market today⁶—because it is long term care insurance uniquely designed for working-age adults.

Designed as a tax-qualified, cash benefit product, Simplicity helps protect your financial plan by providing the means to pay for your care, while giving you choice and flexibility.

With Simplicity, once you're benefit eligible, you will receive a monthly cash benefit. It's just that simple: no limits on services, no provider bills to submit for reimbursement. Use your monthly cash benefit to pay for care or other long term care services in your own home—from a nurse, or from your niece. Simplicity helps you get the care you need in whatever manner you decide will be best for you.

More information about Simplicity and long term care will be coming soon. A MedAmerica representative will be available to answer questions. Take the opportunity to learn more long term care insurance, and consider enrolling in Simplicity. With just a few simple steps, you can have the peace of mind that comes with being prepared in case your life changes on a dime.

About MedAmerica

MedAmerica Insurance Company and MedAmerica Insurance Company of New York are the long term care insurance subsidiaries of a \$4.5 billion not-for-profit health insurer. Our sole business is long term care insurance, and we've been in the business of providing customers with innovative products and compassionate service for 18 years. With our strong financial ratings—rated A- 'Excellent' by A.M. Best Company and A- 'Strong' by Standard & Poor's—you can depend on our financial stability, innovative products, and compassionate service.

The time
to plan for preserving
the life you lead now...
is today.



MEDAmerica

MedAmerica Insurance Company
Home Office: Pittsburgh, PA

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

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⁶ SellingLTC.com.

Life can change on a dime, and the life you live today could change drastically tomorrow, if you suddenly needed long term care. If you



needed services and support to help with the everyday activities of life, would you be prepared to meet the expense of your care while maintaining the lifestyle you treasure? There is a simple, affordable solution: long term care insurance.

What is long term care?

Long term care is the assistance you need if you are unable to carry out the basic activities of everyday living:

- bathing
- eating
- dressing
- continence
- transferring
- toileting

Individuals can receive long term care services in a facility setting, such as a nursing home or assisted living facility, or, most desirably, at home.

Who needs long term care?

The need for long term care may seem so very far off, and it's true that the need for long term care is often the natural result of aging. But the need for long term care can arise suddenly and at any age due to a serious injury, chronic medical condition, or debilitating illness. **In fact, 44% of all long term care services are provided to individuals under age 65.**¹

How much does long term care cost and who pays for it?

The expense of long term care can be staggering. Three hours of care daily from a home health aide averages about \$19,700² annually, while eight hours of care costs over \$52,000.³ And the average annual cost for a private room in a nursing home is over \$70,000.⁴

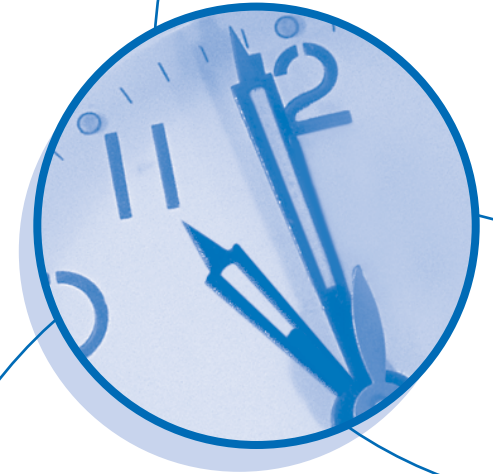
Individuals and their families generally pay for part or all of the costs of long term care from their own funds.⁵ Neither Medicare nor traditional health insurance is designed to cover long term care, while Medicaid requires recipients to deplete or spend down their



assets to the federal poverty level before long term care expenses can be covered.

Consider how your family's budget would be affected by the cost of long term care for you while

keeping up with everyday living expenses like mortgage payments or tuition bills.



*You can't foresee a serious injury or the sudden onset of a debilitating illness, but you can add long term care insurance to your financial plan and have **peace of mind** that, should your life change on a dime, your family and assets are **protected.***

² At the 2004 average hourly rate for home health aides of \$18, three hours per day of home care totals \$19,710 annually. Mature Market Institute Market Survey of Nursing Home and Home Care Costs, September 2004

³ Ibid.

⁴ Ibid.

⁵ A Shopper's Guide to Long-Term Care Insurance, National Association of Insurance Commissioners, 2003..

¹ Selected Long-Term Care Statistics, Family Caregiver Alliance, National Center on Caregiving, September, 2001.