

SERFF Tracking Number: MEAM-126605093 State: Arkansas
Filing Company: MedAmerica Insurance Company State Tracking Number: 45533
Company Tracking Number:
TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.004 Partnership
Home & Home Health Care
Product Name: S2-374-410
Project Name/Number: S2-374-410/S2-374-410

Filing at a Glance

Company: MedAmerica Insurance Company

Product Name: S2-374-410

TOI: LTC05I Individual Long Term Care -
Nursing Home & Home Health Care

Sub-TOI: LTC05I.004 Partnership

Filing Type: Advertisement

SERFF Tr Num: MEAM-126605093 State: Arkansas

SERFF Status: Closed-Filed State Tr Num: 45533

Co Tr Num:

State Status: Closed

Reviewer(s): Marie Bennett

Author: Lisa Culhane

Disposition Date: 05/05/2010

Date Submitted: 04/28/2010

Disposition Status: Filed

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: S2-374-410

Project Number: S2-374-410

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 05/05/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 05/05/2010

Created By: Lisa Culhane

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Lisa Culhane

Filing Description:

Please see cover letter

Company and Contact

Filing Contact Information

Lisa Culhane, LTC Compliance Analyst

165 Court Street

Rochester, NY 14647

lisa.culhane@medamericaltc.com

585-327-6550 [Phone]

585-238-3642 [FAX]

Filing Company Information

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 MedAmerica Insurance Company CoCode: 69515 State of Domicile: Pennsylvania
 165 Court Street Group Code: Company Type: Long Term Care
 Insurance
 Rochester, NY 14647 Group Name: State ID Number:
 (585) 327-6522 ext. [Phone] FEIN Number: 34-0977231

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 50.00 per advertisement form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
MedAmerica Insurance Company	\$50.00	04/28/2010	36032678

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	05/05/2010	05/05/2010

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Disposition

Disposition Date: 05/05/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Form Schedule

Lead Form Number: S2-374-410

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	S2-374-410	Advertising	Why MedAmerica	Initial		0.000	S2-374-410 (DOI).pdf

Strength
&
Growth

MEDAmerica
An Excellus Company

Care
&
Compassion



WHY MED

About MedAmerica

Vision

When MedAmerica was founded [more than 20] years ago, it was envisioned as the source of “the best and most affordable long term care insurance possible.” Today, we continue to pursue our vision to be the industry leader in promoting value and accessibility of long term care insurance through innovation. To that end, MedAmerica has focused its attention on delivering innovative products backed by exceptional service.

Innovation

At MedAmerica, we embrace continuous innovation in order to anticipate the future needs of consumers and respond with the leading-edge products and services people want and need. When we were founded in 1987, long term care insurance was nursing home insurance. Since then, we have helped to evolve the industry toward more comprehensive coverage, leading the way with our innovative cash long term care insurance policies. Rather than reacting to the changes in the long term care market, we have been a thought leader in the industry, priding ourselves on staying ahead of the curve.

Commitment

Unlike many of our competitors, MedAmerica is not a financial services “supermarket.” We are industry specialists focusing exclusively on long term care insurance and committed to helping families keep promises. Our size gives us agility, and our single line of business gives us focus and expertise. Long term care is all we do. It is what drives us. It is our passion.

A M E R I C A



The MedAmerica Companies are the long term care subsidiaries of a \$[5] billion not-for-profit health insurer that finances and delivers health care to more than [2] million people. With long term care its singular focus, MedAmerica brings a depth of expertise to provide solutions for long term care financing by creating simple to understand and easy to use products, maintaining fiscal responsibility, and delivering on its promises.

Just as our focus on continuous innovation leads the evolution of the industry, MedAmerica's passionate commitment to policyholders sets us apart. Our unique products help preserve the financial integrity of our policyholders' hard-earned lifestyles, and our culture of caring helps preserve their dignity and quality of life.

Take a look at what we have to offer. We think you'll agree that our steadfast vision, supported by continuous innovation, an unwavering commitment to long term care insurance, and superior customer service make it easy to answer the question: "Why MedAmerica?"

STRENGTH

Strength & Growth

Successful Growth

Since its inception, MedAmerica has grown from a small, local insurer operating in one state to become a national company with three carriers. MedAmerica is committed to growing its business while remaining dedicated to its core focus on long term care. We are continuously refining our product offerings to provide the long term care financing solutions that the market demands. It is this ability to adapt to the evolution of the long term care marketplace that will ensure our continued strength and growth in this industry.

Recognized for Expertise

MedAmerica is recognized as the go-to company when long term care administration is needed. We are long term care specialists and experts — a reputation evidenced by the [1,200] different long term care insurance product forms we administer and/or reinsure for [50] separate insurers. Companies choose MedAmerica to handle their long term care business because they know we treat every policyholder like a member of our family. They know our singular focus on long term care makes us experts in the industry who can provide seamless administration of their business and provide their policyholders with the personalized service and support they deserve.

& G R O W T H

Strong Financial Underpinnings

At MedAmerica, we conduct our business with an eye to the future. We exercise strong fiscal discipline so that we can depend on solid financial underpinnings to support our growth going forward, continuing to pay claims and help families keep promises.

Reliable Claims Payment

Having paid over \$[283 million¹] in claims to date, MedAmerica continues to deliver on the promise to help our policyholders obtain and pay for the quality long term care services they want and need. We pay claims in days, not weeks so our policyholders can have the resources they need to balance their lives with their long term care needs.

Insurer of Choice

MedAmerica has in-force long term care insurance contracts in every state and the District of Columbia. Insurer of choice for several state employers, Fortune 500 companies, and employers of all sizes, MedAmerica offers high-quality products backed by solid credentials.

¹ This amount represents both direct business and any carrier administered by the corporation.

People First — Helping Families

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. We constantly challenge ourselves to achieve the goal of being the easiest company with whom to do business, and it is our promise and privilege to help our claimants receive the long term care services and support they need.

Even before our policyholders are on claim, they can count on us. We distinguish ourselves as the only long term care insurer that provides a Personal Care Advisor who serves as a single point of contact for a claimant. Whether it's answering questions about policy benefits or finding a provider for a specific need, MedAmerica's team is committed to our policyholders' care.

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 and family members with obtaining care and services that help them preserve independence.

["... 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..."]

— Son of MedAmerica Policyholder]

M P A S S I O N

es Keep Promises

CareDirections Family Advice & Advocacy Program®

At MedAmerica, we deliver on the promise to be there when a long term care need arises and to provide the thoughtful and respectful service our insureds and their families deserve. That's why we developed a national CareDirections Family Advice and Advocacy Program that provides claimants and their caregivers with essential advice and support to help loved ones cope with the stresses of long term care. We also help families navigate through the health care system and find the care, services and support they seek.

This complimentary support service exclusively for insureds and their loved ones allows you to decide your care needs while we provide you with support.

[CareScout® Services

Through a strategic partnership with CareScout, the leading expert on eldercare, MedAmerica provides families with an accomplished breadth of expertise. Upon referral from MedAmerica's Personal Care Advisor, CareScout provides additional services at no cost and without having to be benefit eligible, including a nationwide provider selection and discount service, caregiver support services, and extended discounts to family members.]

At MedAmerica, it is our job to help families keep promises. We think of each insured as a member of our family so you can rest assured that you will be treated with the dignity, kindness and respect you deserve.

Vision

To be the industry leader in promoting value and accessibility of long term care insurance through innovation.

Mission

To assure security and peace of mind through simple, innovative long term care financing solutions.

Values

Integrity
Quality
Respect
Teamwork
Goal Orientation
Creativity

MEDAmerica

MedAmerica Insurance Company

[Home Office: Pittsburgh, PA]

MedAmerica Insurance Company of New York

[Home Office: Rochester, NY]

MedAmerica Insurance Company of Florida

[Home Office: Orlando, FL]

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

MARKETING cover letter AR.pdf



Administrative Office:

165 Court Street
Rochester, NY 14647

Product Filing/Contracts Management

Tel: (800) 544-0327 x 6550

Fax: (585) 238-3675

E-Mail Address: lisa.culhane@medamericaltc.com

April 28, 2010

Jay Bradford, Commissioner
Arkansas Department of Insurance
1200 West 3rd. Street
Little Rock, Arkansas 72201-1904

RE: MedAmerica Insurance Company
Long Term Care – Sales or Advertising Literature
FORM #: S2-374-410

NAIC #: 69515 00
FEIN #: 34-0977231

Dear Commissioner Ridling:

We wish to submit the enclosed advertisement filing for use in your state. This marketing material is intended to be used as an educational tool for consumers and is intended to be marketed by licensed agents to the general public or for use as a direct response piece for the general public. This piece may be used in any medium such as a flyer, slide presentation, email, etc. The format of the piece may change depending on the medium, but the content will remain the same.

Thank you for your review of the above referenced material. Please do not hesitate to contact me if I can be of any assistance to you as you complete your review.

Sincerely,

Lisa Culhane
Compliance Analyst