

SERFF Tracking Number: MEAM-126959610 State: Arkansas
Filing Company: MedAmerica Insurance Company State Tracking Number: 47573
Company Tracking Number: AIMS MED FC 104 ASC
TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified
Home & Home Health Care
Product Name: AIMS MED FC 104 ASC
Project Name/Number: AIMS MED FC 104 ASC/AIMS MED FC 104 ASC

Filing at a Glance

Company: MedAmerica Insurance Company

Product Name: AIMS MED FC 104 ASC

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

Sub-TOI: LTC05I.001 Qualified

SERFF Tr Num: MEAM-126959610 State: Arkansas

SERFF Status: Closed-Filed- State Tr Num: 47573
Closed

Co Tr Num: AIMS MED FC 104 State Status: Filed-Closed
ASC

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Lorie Heimbeck

Date Submitted: 12/22/2010

Disposition Date: 01/20/2011

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: AIMS MED FC 104 ASC

Project Number: AIMS MED FC 104 ASC

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/20/2011

State Status Changed: 01/20/2011

Created By: Lorie Heimbeck

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Lorie Heimbeck

Filing Description:

We wish to submit the enclosed advertisement filing for use in your state. Please see the cover letter for details.

Company and Contact

Filing Contact Information

Lorie Heimbeck, LTC Compliance Analyst

165 Court Street

lorie.heimbeck@medamericaltc.com

585-238-4692 [Phone]

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Rochester , NY 14647 585-238-3642 [FAX]

Filing Company Information

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: \$1,100.00
 Retaliatory? No
 Fee Explanation: 22 filing pieces x\$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
MedAmerica Insurance Company	\$1,100.00	12/22/2010	43167812

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Disposition

Disposition Date: 01/20/2011

Implementation Date:

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Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover letter	Filed-Closed	Yes
Supporting Document	Forms List	Filed-Closed	Yes
Form	Trojan Horse Association Flyer 1	Filed-Closed	Yes
Form	Trojan Horse Association Flyer 2	Filed-Closed	Yes
Form	"A Personal Offer..." Association Flyer	Filed-Closed	Yes
Form	Noah's Ark Association Flyer	Filed-Closed	Yes
Form	MedAmerica Endorsement (EP Payroll Stuffer 1)	Filed-Closed	Yes
Form	What are the Chances..." (EP Payroll Stuffer 2)	Filed-Closed	Yes
Form	"People of all ages need LTC..."(EP Payroll Stuffer 3)	Filed-Closed	Yes
Form	"LTC is expensive..." (EP Payroll Stuffer 4)	Filed-Closed	Yes
Form	"Who pays for LTC..." (EP Payroll Stuffer 5)	Filed-Closed	Yes
Form	"A Special Opportunity..." (EP Payroll Stuffer 6)	Filed-Closed	Yes
Form	"Your Future Financial Security..." (EP Payroll Stuffer 7)	Filed-Closed	Yes
Form	LTCi with you in mind" (EP Flyer)	Filed-Closed	Yes
Form	Re-Enrollment Poster for Employer Program	Filed-Closed	Yes
Form	New Enrollment Poster for Employer Program	Filed-Closed	Yes
Form	FlexCare Mini Product Brochure	Filed-Closed	Yes
Form	FlexCare Mini Association Brochure	Filed-Closed	Yes
Form	FlexCare Mini Employer Program Brochure	Filed-Closed	Yes
Form	"Are your savings & investments protected" brochure	Filed-Closed	Yes
Form	Multi-Purpose Reply Card	Filed-Closed	Yes
Form	"Now is the Time" Enrollment Flyer (EP)	Filed-Closed	Yes
Form	"A Special Opportunity" Association Flyer	Filed-Closed	Yes
Form (revised)	Facilities Only Brochure	Filed-Closed	Yes

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Form Facilities Only Brochure Replaced No

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Amendment Letter

Submitted Date: 01/06/2011

Comments:

Form # AIMS MED FC 136 BR was replace in this filing. A revision was made. The Inflation Protection Options text was moved to another page.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
AIMS MED FC 136 BR	Advertising	Facilities Only Brochure	Initial				0.000	AIMS MED FC 136 BR [DOI].pdf

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Form Schedule

Lead Form Number:

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 01/20/2011	AIMS MED FC 104	Advertising	Trojan Horse Association Flyer 1	Initial		0.000	AIMS MED FC 104 ASC [DOI].pdf
Filed-Closed 01/20/2011	AIMS MED FC 105	Advertising	Trojan Horse Association Flyer 2	Initial		0.000	AIMS MED FC 105 ASC [DOI].pdf
Filed-Closed 01/20/2011	AIMS MED FC 106	Advertising	"A Personal Offer..." Association Flyer	Initial		0.000	AIMS MED FC 106 ASC [DOI].pdf
Filed-Closed 01/20/2011	AIMS MED FC 107	Advertising	Noah's Ark Association Flyer	Initial		0.000	AIMS MED FC 107 ASC [DOI].pdf
Filed-Closed 01/20/2011	AIMS MED FC 117	Advertising	MedAmerica Endorsement (EP Payroll Stuffer 1)	Initial		0.000	AIMS MED FC 117 EGP 1 [DOI].pdf
Filed-Closed 01/20/2011	AIMS MED FC 117	Advertising	What are the Chances..." (EP Payroll Stuffer 2)	Initial		0.000	AIMS MED FC 117 EGP 2 [DOI].pdf
Filed-Closed 01/20/2011	AIMS MED FC 117	Advertising	"People of all ages need LTC..."(EP Payroll Stuffer 3)	Initial		0.000	AIMS MED FC 117 EGP 3 [DOI].pdf
Filed-Closed 01/20/2011	AIMS MED FC 117	Advertising	"LTC is expensive..." (EP Payroll Stuffer 4)	Initial		0.000	AIMS MED FC 117 EGP 4 [DOI].pdf
Filed-Closed 01/20/2011	AIMS MED FC 117	Advertising	"Who pays for LTC..." (EP Payroll Stuffer 5)	Initial		0.000	AIMS MED FC 117 EGP 5 [DOI].pdf
Filed-Closed 01/20/2011	AIMS MED FC 122	Advertising	"A Special Opportunity..." (EP Payroll Stuffer 6)	Initial		0.000	AIMS MED FC 122 EGP 1 [DOI].pdf

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Filed- Closed 01/20/2011	AIMS MED Advertising "Your Future FC 122 Financial Security..." EGP2 (EP Payroll Stuffer 7)	Initial	0.000	AIMS MED FC 122 EGP 2 [DOI].pdf
Filed- Closed 01/20/2011	AIMS MED Advertising LTCi with you in FC 119 mind" (EP Flyer) EGP	Initial	0.000	AIMS MED FC 119 EGP [DOI].pdf
Filed- Closed 01/20/2011	AIMS MED Advertising Re-Enrollment Poster FC 120 for Employer EGP Program	Initial	0.000	AIMS MED FC 120 EGP [DOI].pdf
Filed- Closed 01/20/2011	AIMS MED Advertising New Enrollment FC 121 Poster for Employer EGP Program	Initial	0.000	AIMS MED FC 121 EGP [DOI].pdf
Filed- Closed 01/20/2011	AIMS MED Advertising FlexCare Mini FC 118 Product Brochure MINI BR	Initial	0.000	AIMS MED FC 118 MINI BR [DOI].pdf
Filed- Closed 01/20/2011	AIMS MED Advertising FlexCare Mini FC 125 Association Brochure ASC BR	Initial	0.000	AIMS MED FC 125 ASC BR [DOI].pdf
Filed- Closed 01/20/2011	AIMS MED Advertising FlexCare Mini FC 123 Employer Program EGP BR Brochure	Initial	0.000	AIMS MED FC 123 EGP BR [DOI].pdf
Filed- Closed 01/20/2011	AIMS MED Advertising "Are your savings & FC 126 BR investments protected" brochure	Initial	0.000	AIMS MED FC 126 BR [DOI].pdf
Filed- Closed 01/20/2011	AIMS 399 Advertising Multi-Purpose Reply RC Card	Initial	0.000	AIMS 399 RC [DOI].pdf
Filed- Closed 01/20/2011	AIMS MED Advertising "Now is the Time" FC 114 Enrollment Flyer (EP) EGP	Initial	0.000	AIMS MED FC 114 EGP [DOI].pdf
Filed- Closed 01/20/2011	AIMS MED Advertising "A Special FC 103 Opportunity" ASC Association Flyer	Initial	0.000	AIMS MED FC 103 ASC [DOI].pdf
Filed- Closed 01/20/2011	AIMS MED Advertising Facilities Only FC 136 BR Brochure	Initial	0.000	AIMS MED FC 136 BR [DOI].pdf



HISTORY HAS TAUGHT US HOW TROUBLESOME LITTLE SURPRISES CAN BE.

[(OCCUPATION) ARE NO EXCEPTION.]

Most of us have planned well for the future. We've even put something extra away for a rainy day. But with all of our thoughtful planning, something unfortunate could still surprise us.

Underwritten by:

MEDAmerica
INSURANCE COMPANY
An Excellus Company Home Office: Pittsburgh, PA

ENDORSED, SELECTED OR CHOSEN BY:

OR

FOR MEMBERS, RETIREES, ETC. OF

(LOGO)

AIMS MED FC 104 ASC



YOU MAY BE AT RISK.

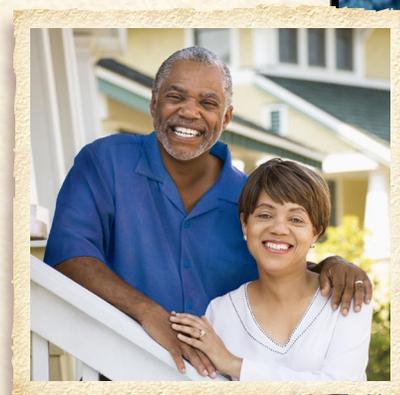
[Research indicates that one in two Americans will need long term care services. At least 70% of people over the age of 65 will need some form of long term care services – either at home, or in a facility such as an adult day care, assisted living, or a nursing home – at some point in their lives.!] [The national average costs for long term care are: over \$76,000 per year for a private room in a nursing home, \$3,008 per month for care in an assisted living facility, and over \$23 per hour for home health care services.!] If you should need care for an extended period of time, you can see how these costs could easily mount up. And these facts are based on today's health care rates. What about inflation?

LONG TERM CARE IS NOT JUST FOR THOSE WHO ARE OLDER.

Young people need long term care due to illnesses, disabilities, or injuries from automobile or sporting accidents. [In fact, 40% of the people who need long term care are 18 to 64.] HMO's and traditional health insurance policies generally do not pay for long term care services.

LONG TERM CARE INSURANCE IS THE ANSWER.

Long Term Care Insurance provides the protection needed to help relieve these costs. It's coverage that is not included in Medicare or most Medicare supplements and not included in most traditional health care insurance plans. Unlike these policies, a good Long Term Care Insurance policy provides financial resources for in-home, assisted living, and nursing home care. It can be purchased by an individual, a couple, or a loving third party on behalf of a relative. In short, it could help offset substantial long term care expenses tomorrow.



CONTACT US FOR ADDITIONAL INFORMATION TODAY.

Long Term Care Insurance is affordable protection that has brought association members such as you added peace of mind. Because of our agreement with [Organization name], you will be offered this protection at a discounted price. Plus, discounted rates can be extended to eligible family members. Just complete the enclosed reply card today, and one of our licensed agent representatives will contact you. Your action could benefit your entire family for generations to come.



**Mail in the enclosed reply card, or call toll-free:
[Agent's Name & Number]**



HISTORY HAS TAUGHT US HOW TROUBLESOME LITTLE SURPRISES CAN BE.

[(OCCUPATION) ARE NO EXCEPTION.]

Most of us have planned well for the future.
We've even put something extra away
for a rainy day. But with all of our
thoughtful planning, something
unfortunate could still surprise us.

Underwritten by:

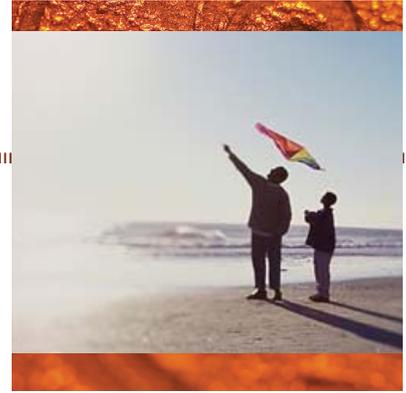


[Endorsed, Selected or Chosen By:]

or

[For members, Retirees, etc. of]

(LOGO)



YOU MAY BE AT RISK.

[At least 70% of people over the age of 65 will need some form of long term care services – either at home, or in a facility such as an adult day care, assisted living, or a nursing home – at some point in their lives.] [The national average costs for long term care are: over \$76,000 per year for a private room in a nursing home, \$3,008 per month for care in an assisted living facility, and over \$23 per hour for home health care services.¹] If you should need care for an extended period of time, you can see how these costs could easily mount up. And these facts are based on today's health care rates. What about inflation?

LONG TERM CARE IS NOT JUST FOR THOSE WHO ARE OLDER.

Young people need long term care due to illnesses, disabilities, or injuries from automobile or sporting accidents. [In fact, 40% of the people who need long term care are 18 to 64.¹] HMO's and traditional health insurance policies generally do not pay for long term care services.

LONG TERM CARE INSURANCE IS THE ANSWER.

Long Term Care insurance provides the protection needed to help relieve these costs. It's coverage that is not included in Medicare or most Medicare supplements, and not included in most traditional

health care insurance plans. Unlike these policies, a good Long Term Care insurance policy provides financial resources for in-home, assisted living, and nursing home care. It can be purchased by an individual, a couple, or a loving third party on behalf of a relative. In short, it could help offset substantial long term care expenses tomorrow. This policy is underwritten by MedAmerica Insurance Company, a leader in Long Term Care insurance.

CONTACT US FOR ADDITIONAL INFORMATION TODAY.

Long Term Care insurance is affordable protection that has brought association members such as you, added peace of mind. Because of our agreement with [Organization name], you will be offered this protection at a discounted price. Plus, discounted rates can be extended to eligible family members. Just complete the enclosed reply card today, and one of our licensed agent representatives will contact you. Your action could benefit your entire family for generations to come.

**Mail in the enclosed reply card,
or call toll-free:**

**[Agent's Name
& Number]**

A **Personal Offer** to **Members**
of **[Organization Name]** from



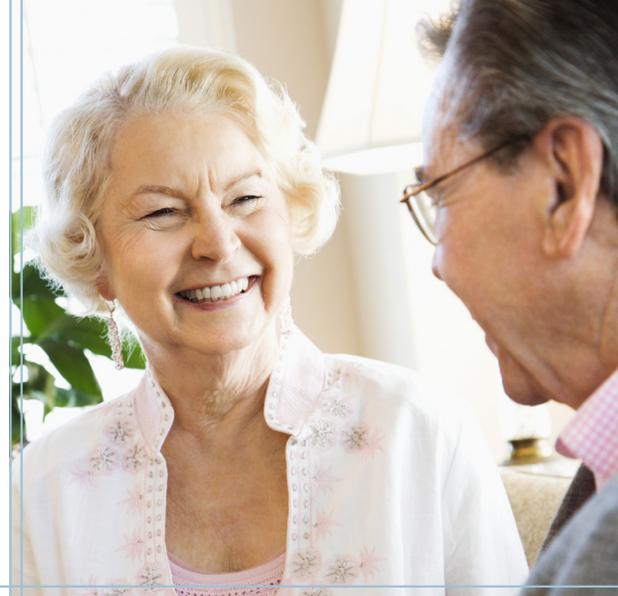
LONG TERM CARE

the issue you wish would go away.

Right now you probably feel fine. The last thing you might think about is the prospect of a serious illness or disability afflicting you, particularly during your retirement years. But we should all consider the possible financial burden of long term care. This includes care at home, in an assisted living facility or nursing home. The cost of these unfortunate situations could be a large financial risk.

Will you beat the odds?

We certainly hope so. [However, research indicates that **one in two** Americans will need long term care services at some point.¹] HMO's and traditional health insurance policies generally do not pay for long term care services. For most of these families, the problem is not the availability of care, but rather the high cost. [Assisted living care averages \$36,096 per year, and exceeds \$54,000 per year in some facilities. Nursing home care averages over \$68,000 for a semi-private room, over \$76,000 for a private room, and easily exceeds \$100,000 per year in some parts of the country.²] Costs are continually increasing due to inflation.



The right insurance can help.

Today, there is a financial solution known as long term care insurance. It provides protection that is not included in Medicare, most Medicare supplements, or most traditional health care insurance plans. A quality long term care insurance policy provides for in-home, assisted living, and nursing home care. It can be purchased by an individual, a couple, or a loving third party on behalf of a relative. A reasonable cost for insurance protection today could be the wise investment you need to help protect your hard-earned retirement and estate assets tomorrow.

How much does it cost?

Probably less than you think. Your premium is based on your age and health at the time of application. By applying now, you will have the advantage of a lower cost. Also, because of our agreement with [your association], you will be offered a premium discount that is not available to the general public. So today, you have the opportunity to purchase this protection at very competitive rates.

You know the risks. Ask us about protection.

Long term care insurance has brought many people added peace of mind. Let us show you how a long term care insurance policy can help you protect your savings and investments and help you maintain your freedom of choice in determining how and where you will receive care should a long term care need arise. Just complete the enclosed reply card or call and an authorized agent representative of MedAmerica Insurance Company can explain all of the details of this long term care insurance policy. They will analyze your personal situation and help you design a benefit plan that fulfills your needs at an affordable rate. Please remember that these are courteous professionals who will work hard to help determine the best form of coverage for your needs.

[ORGANIZATION'S LOGO]

**[Please return the
enclosed reply card or
call the number below.]**

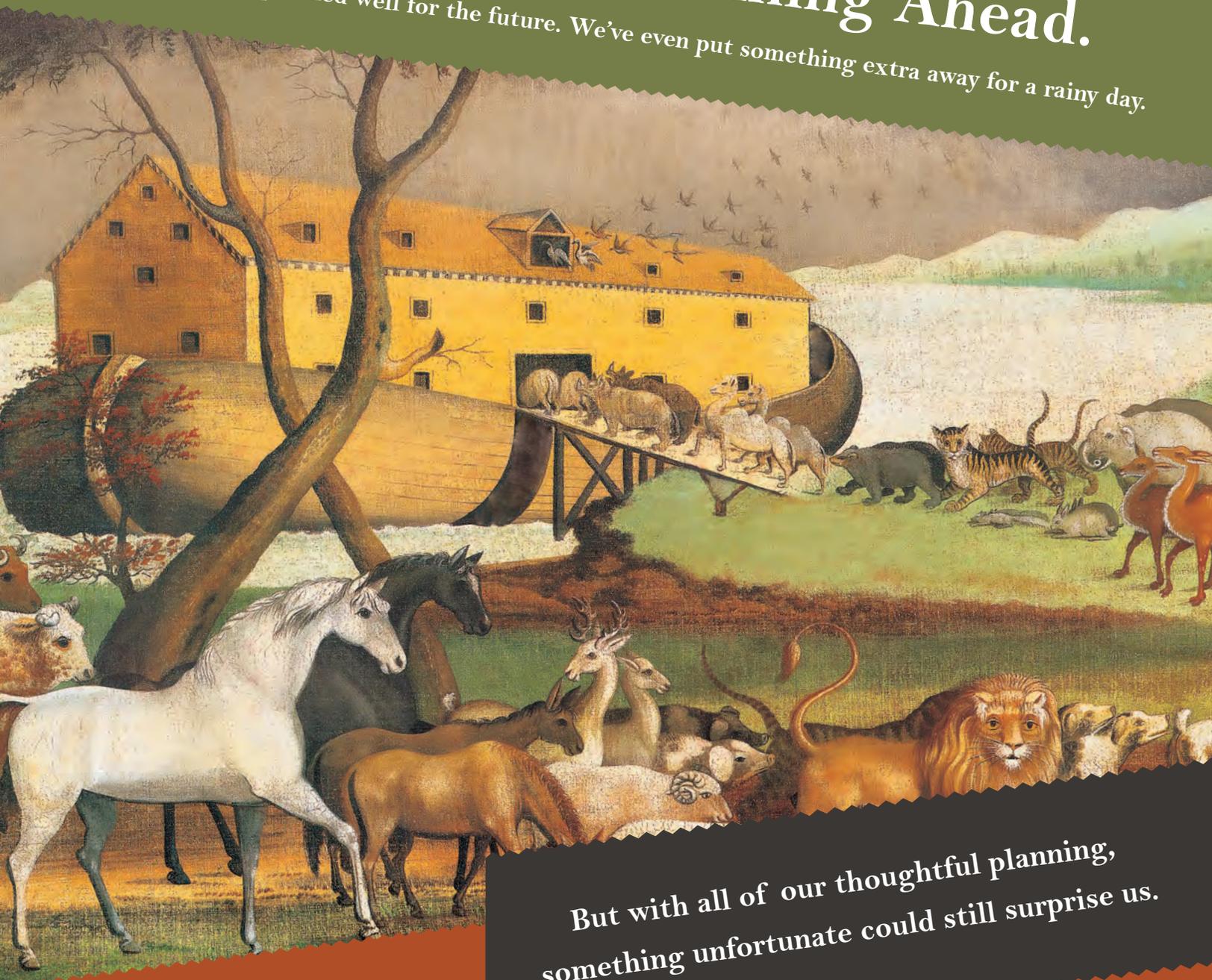
[¹ Phyllis Shelton, Long Term Care, Your Financial Planning Guide, LTCi Publishing, 2007.]

[² National Clearinghouse for Long-Term Care Information, U.S. Dept. of Health and Human Services, September, 2008.]

[800.xxx.xxxx]

The Past has Taught Us the Value of Planning Ahead.

Most of us have planned well for the future. We've even put something extra away for a rainy day.



But with all of our thoughtful planning, something unfortunate could still surprise us.

Underwritten by

MEDAmerica
INSURANCE COMPANY

An Excellus Company Home Office: Pittsburgh, PA

[Endorsed, Selected, or
Chosen By: Organization's Name and/or logo]

It Pays to Plan Ahead.

It wasn't raining when Noah built the ark.



Living a long life is a near-certainty. That creates the likelihood that you will need long term care. And that, in turn, requires you to consider the consequences to your family if you do.

Long term care insurance is not just for those who are older. Younger people need these services due to illnesses, physical disabilities, and injuries from automobile and sporting accidents. [In fact, more than 40% of those receiving long term care services are under age 65.¹]

Long term care insurance helps to protect your independence and assure that you will receive the professional care that you may need from care providers of your choice. The high cost of long term care may present one of the greatest threats to your financial security. With that in mind, long term care insurance may be a wise consideration for your future planning.



[Mail in the enclosed reply card, or call toll-free:]

[Agent's Name & Number]

Contact Us

for additional information today.

Long term care insurance is affordable protection that has brought [association members, credit union members] such as you, added peace of mind. Because of our agreement with [Organization name], you and your eligible family members will be offered this protection at a discount. Just complete the enclosed reply card today, and one of our licensed agent representatives will contact you. Your action could benefit your entire family.

¹ National Clearinghouse for Long-Term Care Information, U.S. Department of Health and Human Services, September, 2008.]



Long Term Care...

Due to a commitment of making excellent benefits available to employees and their families, your employer has reviewed and selected a long term care insurance program that utilizes an individual policy through MedAmerica Insurance Company.

Attend the upcoming meeting for more details.



What are the Chances of Needing Long Term Care?

[Half of Americans will need Long Term Care insurance – either at home, in an assisted living facility, or in a nursing home – at some point in their lifetime.¹]

Attend the upcoming meeting for more details.

[¹Phyllis Shelton, Long Term Care, Your Financial Planning Guide, LTCI Publishing, 2007.]

AIMS MED FC 117 EGP2

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MEDAmerica
INSURANCE COMPANY

An Excellus Company

Home Office: Pittsburgh, PA



People of All Ages Need Long Term Care Services.

Long Term Care insurance is not just for those who are older. Younger people need these services due to illnesses, physical disabilities, and injuries from automobile and sporting accidents. [In fact, more than 40% of those receiving long term care services are under age 65.¹]

Attend the upcoming meeting to find out how a Long Term Care insurance policy could benefit you and your family.

[¹National Clearinghouse for Long-Term Care Information, U.S. Dept. of Health and Human Services, September, 2008.]

AIMS MED FC 117 EGP3

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MEDAmerica
INSURANCE COMPANY

An Excellus Company

Home Office: Pittsburgh, PA



Long Term Care is Very Expensive!

**Attend the upcoming
meeting for more details.**

National Average Cost of Care¹

Visit by Home Health Aide: [\$21 per hour]

Nursing Home – Semi-Private Room: [Over \$72,000 per year]

Private Room: [Over \$79,000 per year]

Assisted Living Facility: [Over \$37,000 per year]

[¹ National Clearinghouse for Long-Term Care Information, U.S. Dept. of Health and Human Services, May, 2010.]



Who Pays for Long Term Care?

Most Long Term Care expenses are paid with personal or family assets. Neither traditional medical insurance nor Medicare pays for most Long Term Care services, and Medicaid does not pay unless the individual qualifies for welfare assistance.

Attend the upcoming meeting to find out how a Long Term Care insurance policy could help you pay for Long Term Care should the need arise.

A
Special

OPPORTUNITY from Your Employer

We know you work hard to achieve
success for the company.

Due to our commitment of making excellent benefits available to you and your family, we have selected a program that will help protect your long term goals and dreams with Long Term Care insurance.

AIMS MED FC 122 EGP 1



▶ **Note** This policy will also be available to eligible members of your extended family.

FlexCare from MedAmerica Insurance Company gives you the flexibility and protection you deserve to help protect the rewards of your hard work.

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Attend the upcoming meeting for more details.

MEDAmerica
INSURANCE COMPANY

An Excellus Company Home Office: Pittsburgh, PA

Your future financial security may be at risk due to the cost of long term care, which may not be covered by any form of insurance you presently have.



Note This policy will also be available to eligible members of your extended family.

Medicare and Medicare supplements were not designed to pay for long term care. So, in the near future, your employer will be offering you the opportunity to learn from a licensed insurance agent about long term care insurance and why it may be important to you and your family.

Plan on attending our upcoming meeting.

MEDAmerica
INSURANCE COMPANY

An Excellus Company

Home Office: Pittsburgh, PA

Long Term Care Insurance Program

With You In Mind

As a responsible employer, we believe in long term care insurance because it can help protect you, your family, and your retirement security from the high costs of long term care. Due to our commitment of making excellent benefits available to our employees and their families, we have reviewed and selected a program that utilizes an individual policy through MedAmerica Insurance Company.

What is Long Term Care?

Long term care is the daily assistance needed when you have a serious illness or disability that lasts for a long time, and you are not able to totally care for yourself. Long term care services generally begin with care at home, followed by a range of care facilities including adult day care centers, assisted living facilities, and nursing homes.

How Much Does Long Term Care Cost?

Long term care services are very expensive, and the need for care may last for several years or longer. Home health care varies widely in cost depending on the type and frequency of care received. [Assisted living care averages \$36,096 per year, and exceeds \$54,000 per year in some facilities. Nursing home care averages over \$68,000 for a semi-private room, over \$76,000 for a private room, and easily exceeds \$100,000 per year in some parts of the country.¹] Costs are continually increasing due to inflation.

[¹ National Clearinghouse For Long-Term Care Information, U.S. Dept. of Health & Human Services, December, 2008.]



Advantages For You and Your Extended Family

- Traditional health insurance policies generally do not pay for long term care services.
- You are eligible as well as your: spouse, brothers, sisters, parents, children age 18+, grandparents, aunts, uncles, and in-laws.
- Your extended family members receive a premium discount not offered to the general public even if you do not participate.
- By applying today, you and your family may be eligible for simplified underwriting that is not available outside the enrollment period.

MEDAmerica
INSURANCE COMPANY

An Excellus Company

Home Office: Pittsburgh, PA

[Agent's Name and Contact Info]

[Name of Company]

is pleased to announce the
Re-Enrollment for the

Long Term Care Insurance Program

COMING
SOON!

- › [Long Term Care affects people of all ages. **Forty Percent** of those receiving long term care are working age adults, ages 18-64.^{1]}
- › Long Term Care insurance helps **protect your standard of living** and preserve your plans for retirement.
- › Long Term Care insurance helps **protect your family's lifestyle**, income, and emotional well being.
- › Available to all employees and their families – including parents.
- › Available on a payroll deduction basis.

Meeting Information

Date _____ Time _____

Place _____

Questions?

Contact _____

MEDAmerica
INSURANCE COMPANY
An Excellus Company Home Office: Pittsburgh, PA

[¹ National Alliance for Caregiving and Center For Productive Aging, Towson University, February, 2008.]

[Name of Company]

is pleased to
announce a NEW

Long Term Care Insurance Program

COMING
SOON!

- › [Long Term Care affects people of all ages. **Forty Percent** of those receiving long term care are working age adults, ages 18-64.^{1]}
- › Long Term Care insurance helps **protect your standard of living** and preserve your plans for retirement.
- › Long Term Care insurance helps **protect your family's** lifestyle, income, and emotional well being.
- › Available to all employees and their families – including parents.
- › Available on a payroll deduction basis.

Meeting Information

Date _____ Time _____

Place _____

Questions?

Contact _____

[¹ National Alliance for Caregiving and Center For Productive Aging, Towson University, February, 2008.]

The Importance of Long Term Care Insurance and Your Part in Making That Decision

MedAmerica Insurance Company has the **Strength and Experience** needed to meet your **Long Term Care** needs, both **Today and Tomorrow.**

[For additional free information about this important subject, please contact:]

[Agent Name,
Contact Info &
Logo]

*savings &
retirement*



*family
assets*

*independent
lifestyle*



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Long term care services are available in most communities, and the number and variety of care providers is increasing. **The basic issue, however, is often not the availability of care, but rather the cost.** Neither traditional health insurance nor Medicare was designed to pay for most long term care services. And because the need for long term care can last for years, the expenses may present a difficult financial situation that impacts both quality of life and financial security, especially during retirement.

In addition to financial considerations, it is important to recognize that **when one person requires long term care, the entire family is affected.** Several difficult issues must often be dealt with,

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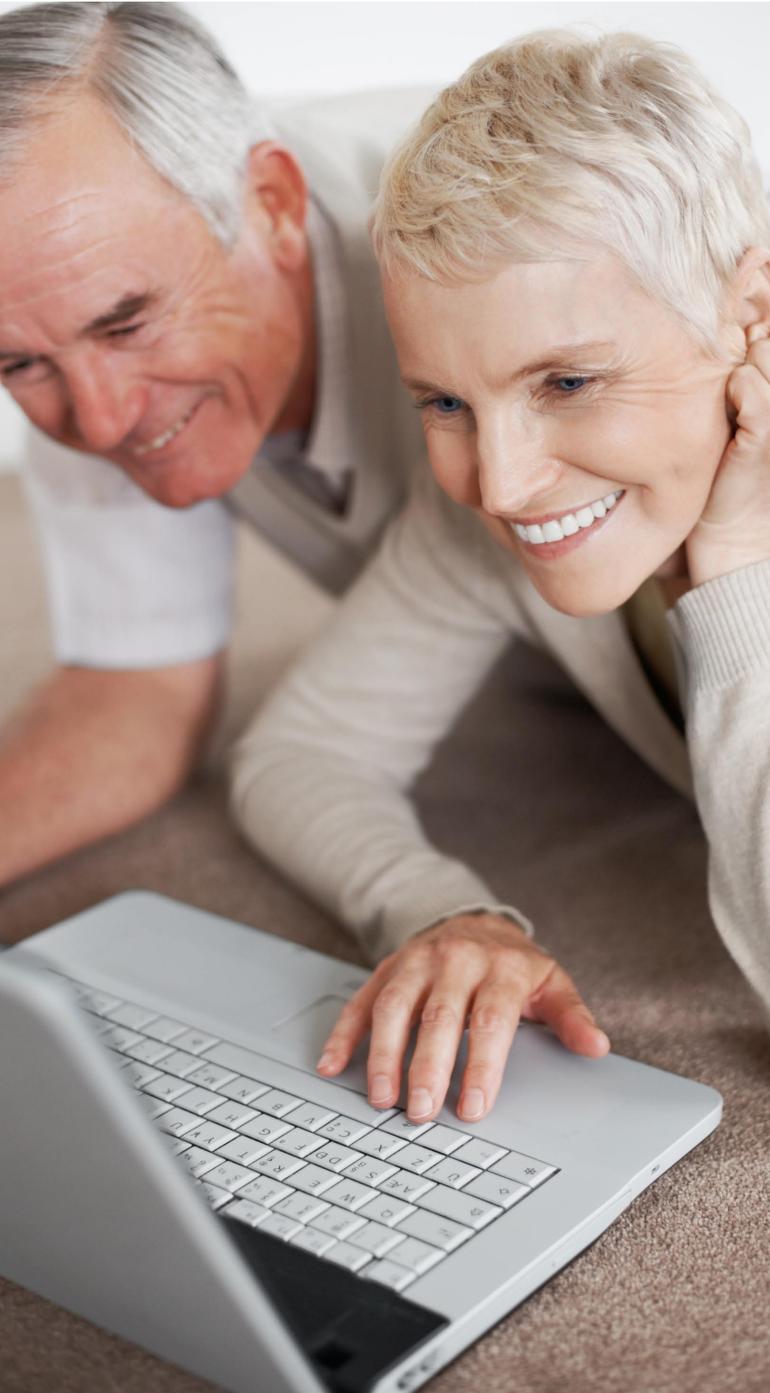
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Financial advisors across America agree that investment and retirement planning should include consideration for Long Term Care.

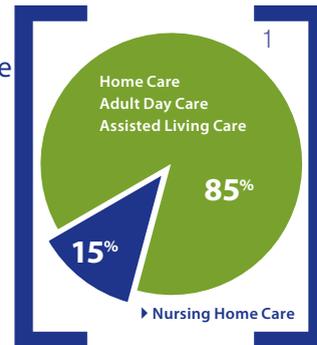


*savings
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[The majority of long term care services are provided in the individual's **home**, an adult day care center, or an assisted living facility.]



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Most long term care expenses are paid with **personal or family assets**. Neither traditional medical insurance nor Medicare pays for most long term care services, and Medicaid does not pay unless the individual qualifies for welfare assistance.



Long Term Care Insurance Can Help Protect Your Financial Security.

For many people, an individual long term care insurance policy is a wise choice. Millions of Americans have purchased long term care insurance, and many more are acquiring this coverage each year. A quality policy can:

1. Help you **preserve your financial independence** and avoid relying on family or friends for support.
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[² National Clearinghouse for Long-Term Care Information, U.S. Dept. of Health and Human Services, September, 2008.]

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Long Term Care



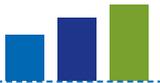
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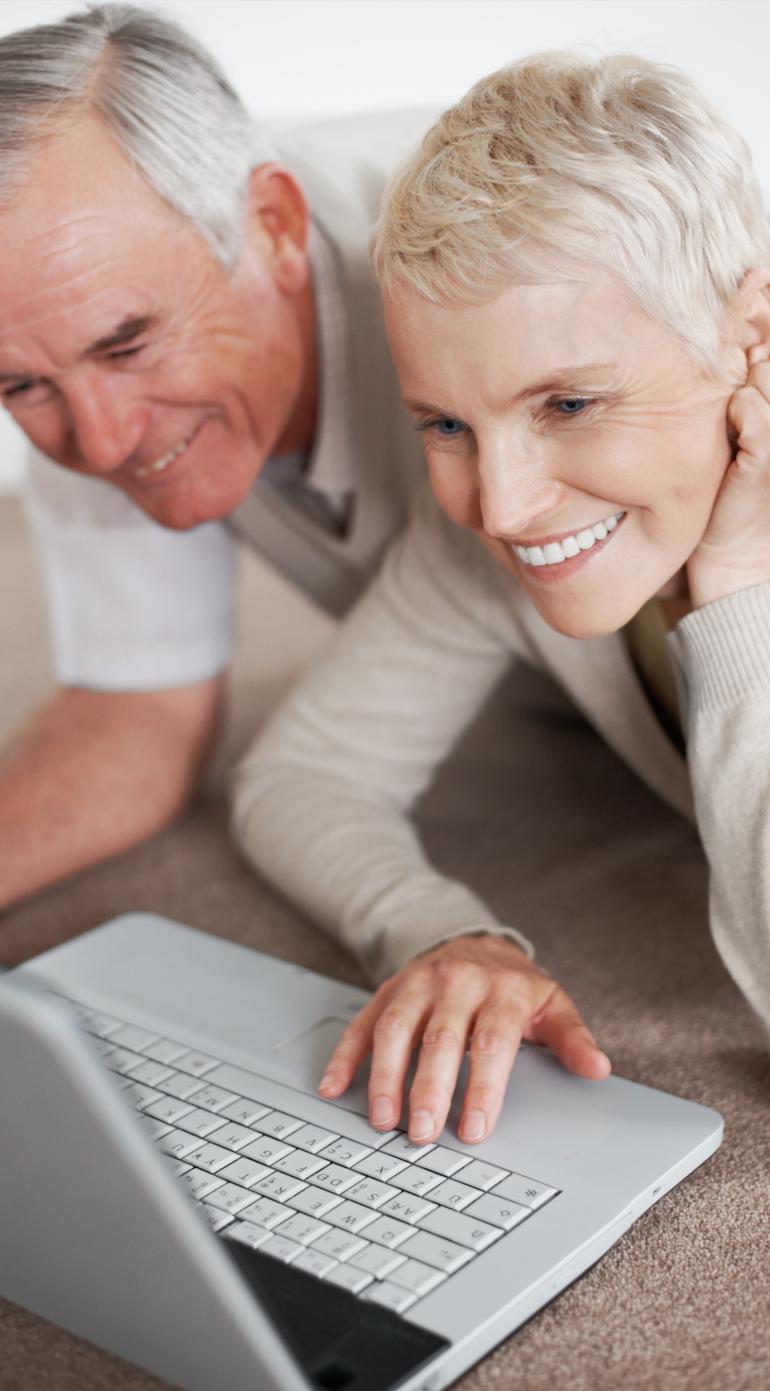
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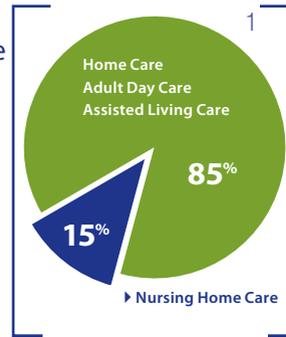


for you &
your family



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FlexCare is a tax-qualified long term care insurance policy designed to meet federal standards and may qualify you for federal and/or state tax benefits. Please consult with your tax advisor for assistance.

Administrative Office: [165 Court Street
Rochester, New York 14647]

Long Term Care



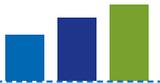
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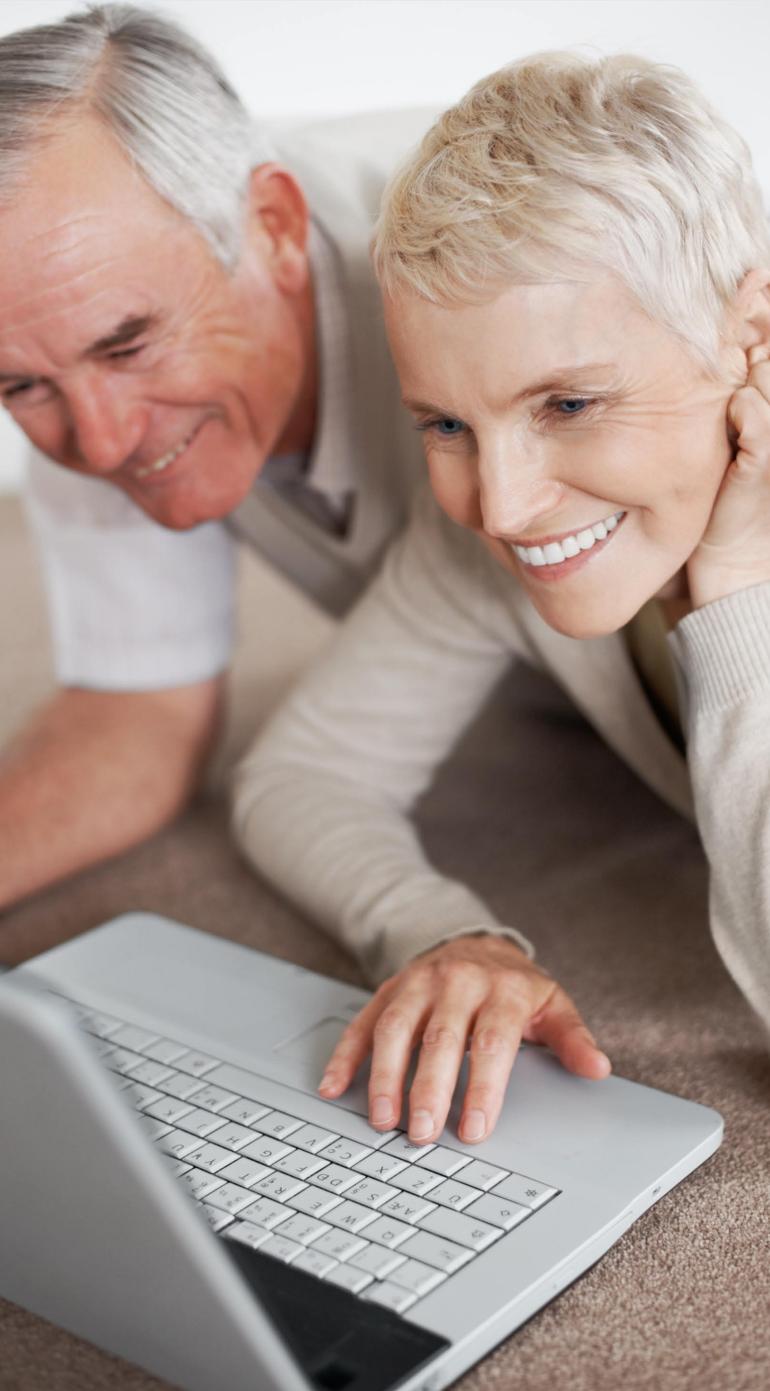
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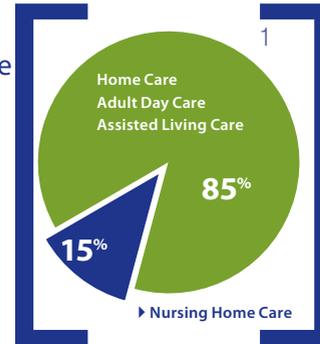


for you & your family



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Are Your
Savings and Investments
PROTECTED
From What May Be
Your Greatest Financial Risk?



savings & retirement



family assets



independent lifestyle

The Greatest Risk to the Financial Security of You and Your Family May Be the High Cost of Long Term Care.

Throughout the United States, there is a growing concern about the high costs of long term care and the effect these costs can have on financial security, retirement planning, and quality of family life.

Most long term care expenses are paid with personal or family assets. Neither traditional medical insurance nor Medicare was designed to pay for most long term care services, and Medicaid does not pay unless the individual qualifies for welfare assistance. Long term care is very expensive, and the need for care may last for several years, or even longer.

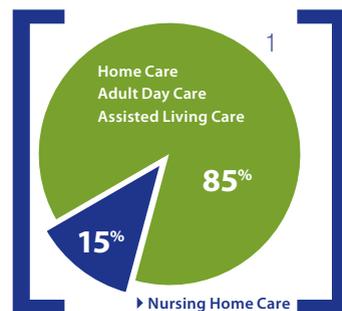
The Need For Long Term Care

How many people do you know personally who have lost their homes due to a fire, or have had their automobile destroyed in a wreck? Probably a relatively small number. Yet most people insure their homes and their cars, but not the cost of needing long term care, even though this is a risk that is more likely to occur. [In fact, your risk of needing long term care services is one out of two. **Yes, half of Americans will need some type of long term care.**^{1]}



Where are Long Term Care Services Provided?

[The majority of long term care services are provided at home or an assisted living facility.]



Long Term Care Affects People of All Ages.

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FREE Information Request

Yes! Give me the facts on how an individual long term care insurance policy can help protect my savings and financial independence.

Name _____ Date of Birth ____/____/____
PLEASE PRINT

Spouse's Name _____ Date of Birth ____/____/____

Daytime Phone (____) _____ Evening Phone (____) _____ Best Time to Call _____ AM
PM

E-mail _____ Fax (____) _____

Street Address _____

City _____ State _____ Zip _____

[Organization's logo/
Agent information]

I am interested for: Myself Spouse Family Member Employees

**NOW
IS THE TIME**

Right now

you are in the enviable position of being able to help protect yourself from the expenses of long term care.

The end is nearing

to be able to apply for FlexCare with simplified underwriting.



**TIME IS
TICKING
AWAY**

Don't miss out

on this opportunity to receive a discount not offered to the general public.

Enrollment ends: [Date]

For further information, please contact: [Agent Name & Contact Info]

Don't forget, your eligible family members may also receive the discount and may be eligible for simplified underwriting.

MEDAmerica
INSURANCE COMPANY

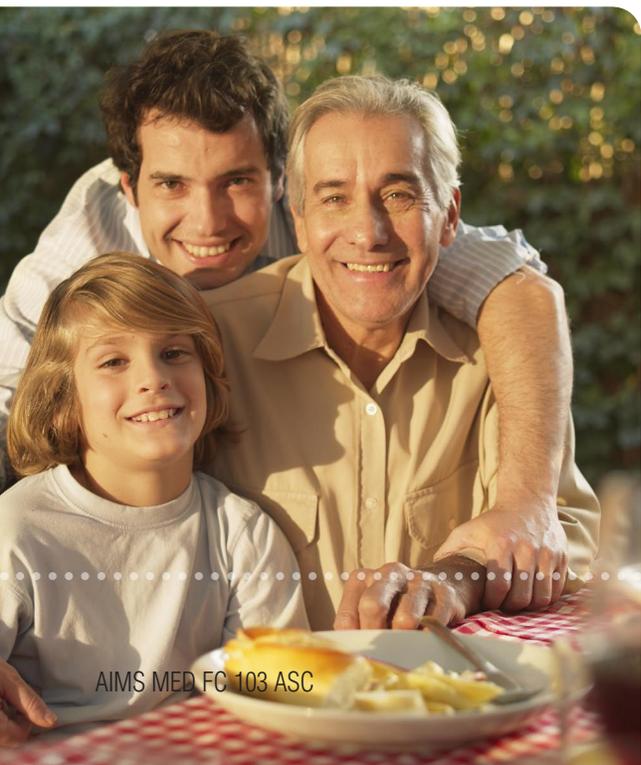
An Excellus Company

Home Office: Pittsburgh, PA

A Special

Long Term Care

[Your association] believes in long term care insurance because it can help protect you, your family, and your retirement security from the high costs of long term care. Due to our commitment of making excellent benefits available to our members and their families, we have reviewed and selected a program that utilizes an individual policy through MedAmerica Insurance Company.



AIMS MED FC 103 ASC

Opportunity

[from Your Association]

What is Long Term Care?

Long term care is the daily assistance needed when you have a serious illness or disability that lasts for a long time, and you are not able to totally care for yourself. Long term care services generally begin with care at home, followed by care in a range of facilities including assisted living facilities, adult day care centers, and nursing homes.

The Concern for the Working Age Person

Long term care is not just for those who are older. Young people need long term care due to illnesses, disabilities, or injuries from automobile or sporting accidents. [In fact, **more than 40%** of those receiving long term care are **under age 65.**^{1]} HMO's and traditional health insurance policies generally do not pay for long term care services.

The Concern for the Retired, or Soon to be Retired Person

The costs of long term care may represent your greatest threat to financial security during your retirement years. The risk of needing these services may be much higher than you realize. Medicare and Medicare supplements were not designed to pay for these services.

[¹ National Clearinghouse for Long-Term Care Information U.S. Department of Health and Human Services, September, 2008]

What are the Chances of Needing Long Term Care?

[Research indicates that **one in two** Americans will need long term care services.^{2]}

What is the Cost of Long Term Care?

Long term care services are very expensive, and the need for care may last for several years or longer. Home health care varies widely in cost depending on the type and frequency of care received. [Assisted living care averages \$36,096 per year, and exceeds \$54,000 per year in some facilities. Nursing home care averages over \$68,000 for a semi-private room, over \$76,000 for a private room, and easily exceeds \$100,000 per year in some parts of the country.^{3]} Costs are continually increasing due to inflation.

Advantages for You and Your Family

- Members and their eligible extended families receive a 10% discount not offered to the general public.
- Modified application process may be available for eligible applicants.
- Members are eligible as well as their:
 - Spouses
 - Children age 18+
 - Brothers
 - Sisters
 - Parents
 - Grandparents
 - Aunts and Uncles
 - In-Laws



[For additional free information about this important subject, please return the enclosed reply card or call: XXX.XXX.XXXX]

^{2]} Phyllis Shelton, Long Term Care, Your Financial Guide, LTCi Publishing, 2007.]

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How Do You Qualify for Benefits Under the Policy?

To be eligible for benefits provided under the policy, we must receive a plan of care that specifies what care is needed. The care must be needed because you have been certified within the last 12 months by a licensed health care practitioner as:

1. requiring the presence of another person due to the inability to perform at least two Activities of Daily Living (eating, dressing, bathing, transferring, toileting, continence) for a period expected to last at least 90 days. The other person must be present within arm's reach in order to assist, supervise, or prevent injury by physical intervention; or
2. requiring continual supervision, which may include cueing by verbal prompting, gestures, or other demonstrations, by another person to protect the insured person from threats to his or her health or safety due to a severe cognitive impairment.

If you meet the benefit eligibility requirements shown above, you will have met the requirements under federal law to be considered a chronically ill individual. Meeting these requirements is necessary in order for the policy to qualify for favorable tax treatment under federal law.

MEDAmerica

Home Office: [Pittsburgh, Pennsylvania]

Administrative Office: [165 Court Street]
[Rochester, New York 14647]
[1-800-544-0327]

[Agent Name and Logo]

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Flex

Long Term Care Insurance

Facilities Only

Tax-Qualified Policy

MEDAmerica

An Excellus Company

AIMS MED FC 136 BR

If you understand the need for long term care insurance but find the premiums too expensive, the FlexCare facilities only option from MedAmerica Insurance Company may be right for you!

The facilities only option is a tax-qualified, long term care insurance policy that provides valuable protection at a price that is much more affordable than traditional comprehensive coverage.

While each person's needs are unique, many long term care situations can be resolved in an assisted living facility or nursing home.

FlexCare offers a Facilities Only Policy when receiving care at home may not be the best option.

The best time to purchase this coverage may be today, while you are younger and generally in better health.

Facilities Only Coverage includes:

Assisted Living

Benefit pays for care in any facility that meets the definition of an assisted living facility as stated in the policy.

Nursing Home Care

Benefit pays for care in a nursing home.

CareDirections Family Advice and Advocacy Program®

An added benefit offered to you and your family, this program is staffed by Personal Care Advisors, who are health care professionals whose profession and training include experience or expertise in managing and arranging for long term care services. The CareDirections and Family Advice and Advocacy Program provides essential

advice and support to help loved ones cope with the stresses of long term care and find the care, services, and support they seek.

Worldwide Coverage

FlexCare covers qualified long term care services provided to you **anywhere in the world.**

Additional Options to Enhance Your FlexCare Policy Benefits

Extended Benefit Rider

(Additional Premium Required) Individuals applying for coverage may add an additional pool of benefits to be used if they exhaust their original benefits.



NOTE Individuals purchase the amount of coverage they think meets their needs and add the Extended Benefit Pool, thereby providing a safety net in the event their care needs exceed expectations.

By not applying inflation increases to the Extended Benefit Pool, it is a great way to add coverage in a cost effective manner.

Restoration of Benefits

Once you have not been benefit eligible for six consecutive months, FlexCare will restore your policy's maximum lifetime benefit amount to the original amount.¹

¹ One time only provided the policyholder has not received greater than 180 days of policy-paid services.

Benefits for Couples

Discounts

When couples² apply together for coverage and are issued coverage, each of them receives a [30%] discount. When only one applies or is issued coverage they will receive a [15%] discount.

Shared Waiver

(Additional Premium Required) Whenever the premium is waived for one insured, FlexCare will also waive the premium for the other insured.³

Survivor Benefit

(Additional Premium Required) Upon the death of one insured, if both insureds have purchased the rider, and both policies have been in force at least 10 years, the surviving insured's premium is waived for the life of the policy.

Shared Extended Benefit Rider

(Additional Premium Required) This option allows couples to share an **additional extended pool of benefits** in the case that one or both exhaust their benefits.⁴

Ex: Each insured purchases 1,825 days (5 years) of benefits. They also purchase an additional 730 days (2 years) of benefits that one or both can use if their individual benefits have been exhausted. If one insured dies, the extended pool becomes accessible to the survivor should they exhaust their original benefits, as long as they continue to pay for the rider.

IMPORTANT: The shared extended benefit pool also increases if the original pool has an inflation option.

² Couples are spouses or domestic partners.

⁴ Both insureds must have purchased identical coverage with effective dates within six months of each other, and each policyholder must have paid premium for at least two years.

Inflation Protection Options

(Additional Premium Required) The rising cost of long term care services has become a major concern for many. To help eliminate this concern, FlexCare provides great flexibility by offering a variety of inflation options to help you meet your needs, not only now, but in the future.

[Simple Inflation] – Increases your original maximum daily benefit and maximum lifetime benefit annually by 3% or 5%.]

[Simple Inflation 2x Max] – Increases your original maximum daily benefit and maximum lifetime benefit annually by 3% or 5% until the maximum daily benefit equals twice the original amount.]

[Compound Inflation] – Increases your current maximum daily benefit and maximum lifetime benefit annually by 3% or 5%.]

[Compound Inflation 2x Max] – Increases your current maximum daily benefit and current maximum lifetime benefit annually by 3% or 5% until the maximum daily benefit equals twice the original amount.]

[Guaranteed Purchase Option] – Every two years until age 85 or until you have declined the option two times, you may purchase additional benefits equal to 10% of your current maximum daily benefit.]

NEW Inflation Riders

Designed with Premium Savings in Mind*

Combination Benefit Increase – This cutting edge inflation rider increases your current daily maximum benefit and lifetime maximum benefit annually by 5% compound through age 60. From age 61 and through age 74 your benefits increase annually by 5% of your total benefits based on age 60.

Daily Benefit Increase – Increases only your maximum daily benefit annually by 5% compound with no maximum.

*Both of these riders are great **Cost Effective** inflation options [and are **Partnership qualified!**]

⁴ Both insureds must have purchased identical policies, including identical Extended Benefit Pool amounts, and have the same policy issue date.

Design a Plan That is Right for You!⁵

1. Maximum Daily Benefit.

Nursing Home Care.....\$ _____ per day
[((\$50-\$500) multiples of \$10)]

2. Benefit Period (Days).

- 365 Days] 730 Days] 1,095 Days]
 1,460 Days] 1,825 Days] 2,190 Days]
 2,555 Days] 2,920 Days] 3,650 Days]

3. Maximum Lifetime Benefit⁶ (Pool of Dollars).

\$ _____

4. Elimination Period⁷ (Days).

- 20 Days] 30 Days] 60 Days] 90 Days]
 100 Days] 180 Days] 365 Days]

5. Benefit Increase Option.

- 5% Combination Benefit] 3% Compound]
 5% Simple] 3% Compound 2x Max]
 5% Simple 2x Max] Daily Benefit Increase]
 3% Simple] Guaranteed Purchase
 3% Simple 2x Max] Option]
 5% Compound] None]
 5% Compound 2x Max]

6. Standard Benefits.

- | | |
|---|--|
| <input checked="" type="checkbox"/> Nursing Home Care | <input checked="" type="checkbox"/> Hospice Care |
| <input checked="" type="checkbox"/> Assisted Living Facility Care | <input checked="" type="checkbox"/> Bed Reservation |
| <input checked="" type="checkbox"/> Personal Care Advisor | <input checked="" type="checkbox"/> Worldwide Coverage |
| <input checked="" type="checkbox"/> Waiver of Premium | |

7. Optional Benefits.

- Extended Benefit Pool]
 Restoration of Benefits]
 Return of Premium to Age 80]
 Graded Return of Premium]
 Limited Premium Payment Period:]
 10 Years] 20 Years]
 Nonforfeiture Shortened Benefit Period]

8. Optional Benefits for Couples.

- Shared Extended Benefit Pool]
 Shared Waiver of Premium]
 Survivor Benefit]

No Pre-Existing Conditions Limitations

There is no exclusion for pre-existing conditions.

We will not cover expenses for the following under this policy:

1. Substance abuse treatment for alcohol or drug addiction.
2. Treatment for illness or medical condition arising out of war or any act of war, declared or undeclared.
3. Services for intentionally self-inflicted injury.
4. Treatment provided in a government facility except treatment provided to a Medicaid recipient or as otherwise required by state or federal law.
5. Services provided by an unlicensed caregiver who is a member of your immediate family, except for caregiver training benefits included in the benefits section of this policy.
6. Services for which no charge is normally made in the absence of insurance.
7. Expenses for medications, whether prescription or non-prescription.

The exclusion regarding your your immediate family will not apply to:

1. A spouse/domestic partner or immediate family member who is a licensed healthcare practitioner or employed by a home health care agency.

We will provide coverage in accordance with the terms of this policy for mental conditions, including Alzheimer's Disease, Parkinson's Disease, and senile dementia.

⁵ Some options are not available in all states. See Outline of Coverage.

⁶ Nursing Home Maximum Daily Benefit times the number of days chosen.

⁷ The number of calendar days you must wait before your policy begins to pay benefits.



Administrative Office:

165 Court Street
Rochester, NY 14647

Product Filing/Contracts Management

Tel: (800) 544-0327 x 4692

Fax: (585) 238-3675

E-Mail Address: lorie.heimbuck@medamericaltc.com

December 22, 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 #: AIMS MED FC 104 ASC et al.

NAIC #: 69515 00
FEIN #: 34-0977231

Dear Commissioner Bradford:

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,

Lorie Heimbuck
Compliance Analyst

Marketing Materials Transmittal List



**MedAmerica Insurance Company
ARKANSAS**

Name	Description	Form #
Trojan Horse Association Flyer 1	Multi-Media Advertisement	AIMS MED FC 104 ASC
Trojan Horse Association Flyer 2	Multi-Media Advertisement	AIMS MED FC 105 ASC
"A Personal Offer..." Association Flyer	Multi-Media Advertisement	AIMS MED FC 106 ASC
Noah's Ark Association Flyer	Multi-Media Advertisement	AIMS MED FC 107 ASC
MedAmerica Endorsement (EP Payroll Stuffer 1)	Multi-Media Advertisement	AIMS MED FC 117 EGP1
"What are the Chances..." (EP Payroll Stuffer 2)	Multi-Media Advertisement	AIMS MED FC 117 EGP2
"People of all ages need LTC..."(EP Payroll Stuffer 3)	Multi-Media Advertisement	AIMS MED FC 117 EGP3
"LTC is expensive..." (EP Payroll Stuffer 4)	Multi-Media Advertisement	AIMS MED FC 117 EGP4
"Who pays for LTC..." (EP Payroll Stuffer 5)	Multi-Media Advertisement	AIMS MED FC 117 EGP5
"A Special Opportunity..." (EP Payroll Stuffer 6)	Multi-Media Advertisement	AIMS MED FC 122 EGP1
"Your Future Financial Security..." (EP Payroll Stuffer 7)	Multi-Media Advertisement	AIMS MED FC 122 EGP2
"LTCi with you in mind" (EP Flyer)	Multi-Media Advertisement	AIMS MED FC 119 EGP
Re-Enrollment Poster for Employer Program	Multi-Media Advertisement	AIMS MED FC 120 EGP
New Enrollment Poster for Employer Program	Multi-Media Advertisement	AIMS MED FC 121 EGP
FlexCare Mini Product Brochure	Multi-Media Advertisement	AIMS MED FC 118 MINI BR
FlexCare Mini Association Brochure	Multi-Media Advertisement	AIMS MED FC 125 ASC BR
FlexCare Mini Employer Program Brochure	Multi-Media Advertisement	AIMS MED FC 123 EGP BR
"Are your savings & investments protected" brochure	Multi-Media Advertisement	AIMS MED FC 126 BR
Multi-Purpose Reply Card	Multi-Media Advertisement	AIMS 399 RC
"Now is the Time" Enrollment Flyer (EP)	Multi-Media Advertisement	AIMS MED FC 114 EGP
"A Special Opportunity" Association Flyer	Multi-Media Advertisement	AIMS MED FC 103 ASC
Facilities Only Brochure	Multi-Media Advertisement	AIMS MED FC 136 BR