

SERFF Tracking Number: MEAM-127800930 State: Arkansas
Filing Company: MedAmerica Insurance Company State Tracking Number: 50207
Company Tracking Number: TR-364-AR
TOI: H13I Individual Health - Short Term Care Sub-TOI: H13I.002 Nursing Home
Product Name: TR-364-AR
Project Name/Number: TR-364-AR/TR-364-AR

Filing at a Glance

Company: MedAmerica Insurance Company

Product Name: TR-364-AR

TOI: H13I Individual Health - Short Term Care

Sub-TOI: H13I.002 Nursing Home

Filing Type: Form

SERFF Tr Num: MEAM-127800930 State: Arkansas

SERFF Status: Closed-Accepted State Tr Num: 50207

For Informational Purposes

Co Tr Num: TR-364-AR

Author: Jamie Vahue

Date Submitted: 11/07/2011

State Status: Filed-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 11/08/2011

Disposition Status: Accepted For

Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: TR-364-AR

Project Number: TR-364-AR

Requested Filing Mode: Informational

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: 11/08/2011

State Status Changed: 11/08/2011

Created By: Jamie Vahue

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jamie Vahue

Filing Description:

Please accept this marketing file for use in your state.

Company and Contact

Filing Contact Information

Jamie Vahue, LTC Compliance Analyst

165 Court Street

Rochester, NY 14647

jamie.vahue@medamericaltc.com

800-544-0327 [Phone] 6782 [Ext]

585-238-3675 [FAX]

Filing Company Information

MedAmerica Insurance Company

CoCode: 69515

State of Domicile: Pennsylvania

SERFF Tracking Number: MEAM-127800930 State: Arkansas
 Filing Company: MedAmerica Insurance Company State Tracking Number: 50207
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 TOI: H13I Individual Health - Short Term Care Sub-TOI: H13I.002 Nursing Home
 Product Name: TR-364-AR
 Project Name/Number: TR-364-AR/TR-364-AR
 165 Court Street Group Code: Company Type: Long Term Care
 Rochester, NY 14647 Group Name: Insurance
 (585) 327-6522 ext. [Phone] FEIN Number: 34-0977231 State ID Number:

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
MedAmerica Insurance Company	\$0.00	11/07/2011	

SERFF Tracking Number: MEAM-127800930 State: Arkansas
Filing Company: MedAmerica Insurance Company State Tracking Number: 50207
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TOI: H13I Individual Health - Short Term Care Sub-TOI: H13I.002 Nursing Home
Product Name: TR-364-AR
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Rosalind Minor Informational Purposes		11/08/2011	11/08/2011

SERFF Tracking Number: MEAM-127800930 *State:* Arkansas
Filing Company: MedAmerica Insurance Company *State Tracking Number:* 50207
Company Tracking Number: TR-364-AR
TOI: H13I Individual Health - Short Term Care *Sub-TOI:* H13I.002 Nursing Home
Product Name: TR-364-AR
Project Name/Number: TR-364-AR/TR-364-AR

Disposition

Disposition Date: 11/08/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MEAM-127800930 State: Arkansas
 Filing Company: MedAmerica Insurance Company State Tracking Number: 50207
 Company Tracking Number: TR-364-AR
 TOI: H131 Individual Health - Short Term Care Sub-TOI: H131.002 Nursing Home
 Product Name: TR-364-AR
 Project Name/Number: TR-364-AR/TR-364-AR

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	Yes
Supporting Document	Application	Accepted for Informational Purposes	Yes
Supporting Document	Health - Actuarial Justification	Accepted for Informational Purposes	Yes
Supporting Document	Outline of Coverage	Accepted for Informational Purposes	Yes
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Forms List	Accepted for Informational Purposes	Yes
Supporting Document	Variability	Accepted for Informational Purposes	Yes
Form	Transitions Brochure	Accepted for Informational Purposes	Yes
Form	Transitions Consumer Presentation	Accepted for Informational Purposes	Yes

SERFF Tracking Number: MEAM-127800930 State: Arkansas
 Filing Company: MedAmerica Insurance Company State Tracking Number: 50207
 Company Tracking Number: TR-364-AR
 TOI: H131 Individual Health - Short Term Care Sub-TOI: H131.002 Nursing Home
 Product Name: TR-364-AR
 Project Name/Number: TR-364-AR/TR-364-AR

Form Schedule

Lead Form Number: TR-364-AR

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Accepted for Information al Purposes 11/08/2011	TR-364	Advertising Transitions	Brochure	Initial			TR-364 [DOI].pdf
Accepted for Information al Purposes 11/08/2011	TR-503	Advertising Transitions	Consumer Presentation	Initial			TR-503 [DOI] Consumer Presentation. pdf

Transitions™

Short Term Recovery Care Insurance



Care made easy!

Transitions™

Designed for today's short-term care needs.



We've all seen it happen...

An unexpected accident or sudden illness turns the world on its end. Life as you know it has changed. You need time to recover, or time to adjust to your new reality.



What Happens Next?

When you experience an unexpected illness, it's usually not the hospital stay or medical treatment that causes a financial crisis. You have insurance for that. But what happens next? The hospital sends you on your way and you find that although you get to go home, you still need help getting through the day. Perhaps you can't yet get around on your own, or maybe you need help getting dressed or bathed. Maybe you are in the process of recuperating, or maybe you need some time to make critical financial decisions or arrangements if long term care becomes necessary.



Who is going to help you through this transition period, and how are you going to pay for it? The answer may not be Medicare, Medicaid, or your major medical insurance. It's up to you to pay for those services.

So ask yourself the question... can you afford to pay for someone to help you through this recovery period? Wouldn't it be nice if you had low-cost insurance designed specifically to help you through this type of situation?

Well, with Transitions, you can rest easy.

Transitions provides a bridge to help you handle the urgent needs of today and prepare for the uncertainty of tomorrow.

Transitions Can Help

Transitions can provide inexpensive, but effective coverage solutions for transitional events such as:

- Recovery from a traumatic medical event requiring a short period of care at home, nursing home, assisted living facility, or adult day care
- Onset of a chronic condition requiring short or long term care
- When family needs some time to make decisions about how to handle a long term care event
- Payment for care needed during the deductible/elimination period of a long term care insurance policy

Cost of Care

Whatever your situation, there are plenty of care options available to you. You could choose to stay at home and hire an aide to help you, utilize an adult day care center, or opt to receive care in an assisted living facility or nursing home setting. But regardless of what you choose, there is always an expense involved, and it's important you are aware of the cost so you can be prepared to handle these expenses.

National Average Cost of Care [Per Month]¹

- [\$5,940] for a semi-private room in a nursing home
- [\$6,570] for a private room in a nursing home
- [\$3,131] for care in an assisted living facility (*one-bedroom unit*)
- [\$5,040] for a home health aide; [\$4,110] for homemaker services²
- [\$2,010] for care in an adult day health care center

¹ [National Clearinghouse for Long-Term Care Information, U.S. Department of Health & Human Services, www.longtermcare.gov, May 2010.]
[Monthly calculation based on average daily rate times 30 days.]

² [Calculation includes 8 hours of care per day for 30 days, based on national average hourly rate.]

³ [Example assumes a 200 Day Benefit, 20 day EP, \$210 Daily Benefit, No Inflation, Issued at age 43.]

I'm young and healthy!
Why would I want to
purchase a Transitions policy?

Jane is a healthy [43] year old who has saved [\$10,000] to use as a down payment on her dream home. Jane loves hiking and is always looking for more challenging trails to conquer. One day, while hiking a new trail, she loses her footing and falls several yards down a gorge. Her entire left side is severely injured, but with physical therapy, her doctors expect her to fully recover within six months. Jane is quickly discharged from the hospital and is now at home and needs help dressing, bathing, getting around the house, and getting to and from physical therapy while her husband is at work. Jane opts to hire a home health aide [10] hours a day, [5] days a week, at an expense of approximately [\$21] an hour, or [\$1,050] a week. This quickly adds up to over [\$25,000] during her six month recovery period. Fast forward to Jane's recovery, she now has no savings to put toward her dream home and owes more than [\$15,000] in recovery costs. For around [\$45] a month, a Transitions policy would have covered the majority of her recovery expenses.³



Benefits & Features*



Issue Ages:

Ages 18 to 85

Elimination Period:

The number of calendar days you must wait before your policy begins paying benefits. Choose from 20, 30 or 60 days.

Daily Benefit Amount:

The maximum amount the policy will pay for all covered benefits you receive on any one day. Choose an amount between \$50 and \$300 (in \$10 increments).

Benefit Period:

100, 200 or 360 days

Lifetime Benefit Amount:

The total amount of benefits payable under the policy. This "pool of money" is equal to the Daily Benefit Amount multiplied by the Benefit Period and remains available to you until you exhaust your policy. This means that if you don't use your full benefit amount each day you receive services, you may be able to receive benefits even longer than your selected benefit period!

Benefits Paid for Care:

In any licensed nursing facility, assisted living facility, home care, adult day care or hospice program.

Optional Inflation Rider:

The Simple Benefit Increase Rider will increase your original daily benefit and lifetime benefit (pool of money) by 5% annually.

Bed Reservation:

The policy will pay to reserve your bed in a qualified facility for up to 21 days.

Respite Care:

The policy will pay for respite care services received while your regular caregiver in the home takes time away from providing care.

Waiver of Premiums:

Premiums will be waived for this policy the first day of policy-paid benefits.

Discount:

A 10% discount is applicable if you are married or have a domestic partner.

Unique Pool of Money Approach!

* May vary by state.

Transitions™

Transitions offers benefits that are easy to understand and features that add value! Our unique pool of money approach means that you know exactly how much money is in your Transitions “account” for when care is needed.

Restoration of Lifetime Benefit:

If you have received benefits under the policy, we may restore the policy’s lifetime benefit to its original amount once during the life of the policy.⁴

MyCare Program:

MyCare is an optional program that can provide a customized plan of care addressing access to care, quality of care and affordable price. MyCare provides expert advice from the vendor of your choice that helps you develop your care plan the way you want it to be. Such advice can include the best way to maximize your limited benefit pool by offering information on available community resources and providing a range of prices for several local providers and negotiating discounts when possible. The cost for this benefit is paid out of the Lifetime Benefit Amount and is limited to six times the Daily Benefit Amount. You must be benefit eligible to access this benefit, however, the elimination period does not apply.

Benefit Eligibility:

Transitions benefits are paid once MedAmerica verifies that a licensed health care practitioner has certified that you require substantial assistance with at least two activities of daily living (bathing, dressing, toileting, transferring, continence, eating), or have a severe cognitive impairment requiring substantial supervision, and you have satisfied the elimination period chosen at time of application.

I already own a long term care insurance policy. Why would I want to buy Transitions?

Michael is a [73] year old suffering from chronic back pain, and his doctor is recommending disc replacement surgery. During his recovery, Michael would need help getting up from chairs and bed, dressing and bathing. He plans to hire a home health aide to provide assistance for six hours every day at a cost of [\$126] daily. He has a long term care insurance (LTCi) policy that will begin paying benefits after he meets his 90 day elimination period, but in the interim, Michael expects to incur more than [\$11,000] in care expenses. A Transitions policy could help cover most of the cost incurred while Michael waits for his LTCi benefits to kick in.



⁴ If the policy remains continually in force and you are not currently, nor have you been certified as requiring substantial assistance with at least two activities of daily living or having a severe cognitive impairment in the past 180 days. See policy for complete details.

I wish I bought an LTCi policy years ago. Now I can't afford the premiums.

Mary is a [68] year old widow whose children live out of state. She had always been able to depend on her family for help, so when she was approached about long term care insurance years ago, she decided not to apply. Now, Mary finds herself unprepared for an accident or illness that could leave her needing some help getting through the day, even for a limited period of time. She doesn't want to burden her family, doesn't have an LTCi policy in place to help her with the expense of hiring someone, and purchasing an LTCi policy today is simply not in her budget. Transitions may be the answer for Mary. For a very affordable premium, Mary can purchase an appropriate amount of coverage with a Transitions plan. Transitions could cover her care expenses, giving her time to adjust to her situation and reach out to her support network during recovery without being a burden to her family.

Why Transitions?

Transitions May Be the Solution

Transitions is a cost-effective solution to help protect your finances at any age. If you are relatively young and healthy and think, "Why on earth would I need this coverage?," ask yourself what you would do if, for example, your hobby led to an accident like Jane's, and you needed some help while you recuperated.

Perhaps your story is more like Mary's and you find yourself lamenting the fact that you didn't buy long term care insurance coverage at a younger age because now the premiums are too much for your budget. Well, Transitions is cost-effective coverage that could pay for at least some of your long term care expenses should the need arise.

Or, maybe you are like Michael. You already have a long term care insurance policy in place, but you purchased a 90 day elimination period to keep your premiums down and would rather not have to worry about covering the cost of your care for the entire 90 days. A Transitions policy can help you pay for care you receive while you're waiting for your long term care insurance benefits to begin.

Transitions is designed to fill many needs, but most importantly, it is designed to help you maintain choice and control over the care you receive so that you can remain as independent as possible and avoid burdening your loved ones with your care needs. No matter what your situation, consider Transitions. It may be the right answer for you.



Why MedAmerica?

Throughout life, situations arise that are not covered through traditional health insurance. The expenses incurred for chronic care needs are generally excluded from major medical policies. Since 1987, MedAmerica has focused exclusively on providing financial solutions for chronic care situations. MedAmerica is a subsidiary of a [\$5] billion not-for-profit health insurer that finances and delivers health care to more than [2] million people. With a singular focus on helping people financially plan for a chronic care need, MedAmerica brings a depth of expertise to provide solutions for chronic care financing by creating simple to understand and easy to use products, maintaining fiscal responsibility, and delivering on its promises.

MedAmerica has in-force insurance contracts in every state and the District of Columbia and is the insurer of choice for several state employers, Fortune 500 companies and employers of all sizes. MedAmerica also administers and/or reinsures [1,200] different policy forms for [50] separate insurers. Having paid over [\$354] million⁵ in claims to date, MedAmerica continues to deliver on the promise to help our policyholders obtain and pay for the quality care services they want and need.

At MedAmerica, we are in the business of helping people remain independent as long as possible so they can avoid burdening their loved ones.



⁵This amount represents both direct and administered business.

Transitions™

Short Term Recovery Care Insurance



Health Care

We all want it.

We know we'll need it.

We know it's expensive.

We know it's complicated.



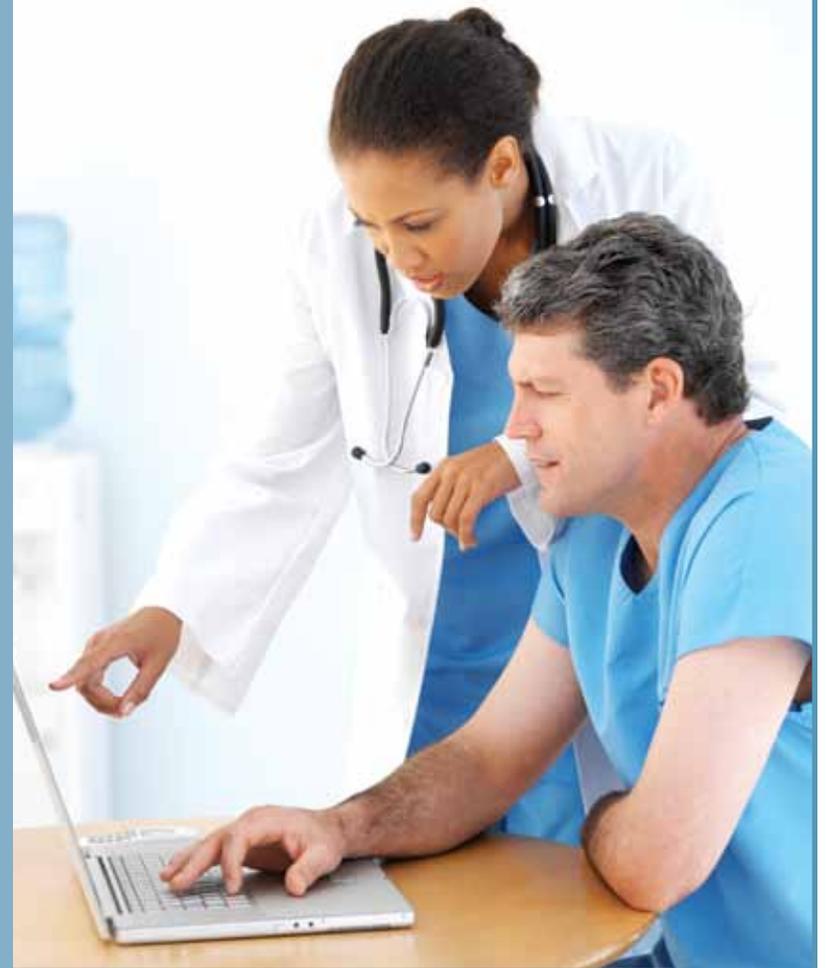
Evolving Health Care System

Shorter Hospital Stays

Limited Doctor Availability

New Places

Old Places Used in New Ways



What percentage of [nursing home] stays last [less] than [1 year]?¹

[A. 5%]

[B. 13%]

[C. 32%]

[D. 44%]

¹ [Vital and Health Statistics, Series 13, Number 167, The National Nursing Home Survey: 2004 Overview, U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, June 2009.]



Answer: [D]

After a stay in a hospital or a nursing home:

- A. You are ready to get back to your normal activities.
- B. You may need some additional help getting through your day.
- C. Your family and friends will care for you.



Sometimes
things change,
and when
they do, we
may have to
change too.



[Monthly] Cost of Care²

Home Health Aide: [\$5,040]³

Homemaker Services: [\$4,110]³

Nursing Home:

Semi-private room: [\$5,940]

Private room: [\$6,570]

Assisted Living: [\$3,131]

² [National Clearinghouse for Long-Term Care Information, U.S. Department of Health & Human Services, www.longtermcare.gov, May 2010. Monthly calculation based on average daily rate times 30 days.]

³ [Calculation includes 8 hours of care per day for 30 days, based on national average hourly rate.]



Good News & Bad News

Care Options Help Transition:

- To Recovery
- To Lifestyle Changes

Health Insurance: Gap in Coverage Doesn't Pay for These Services

Medicare: Limited Coverage

Medicaid: Spend Down Assets to Access Benefits



What about Long Term Care Insurance?

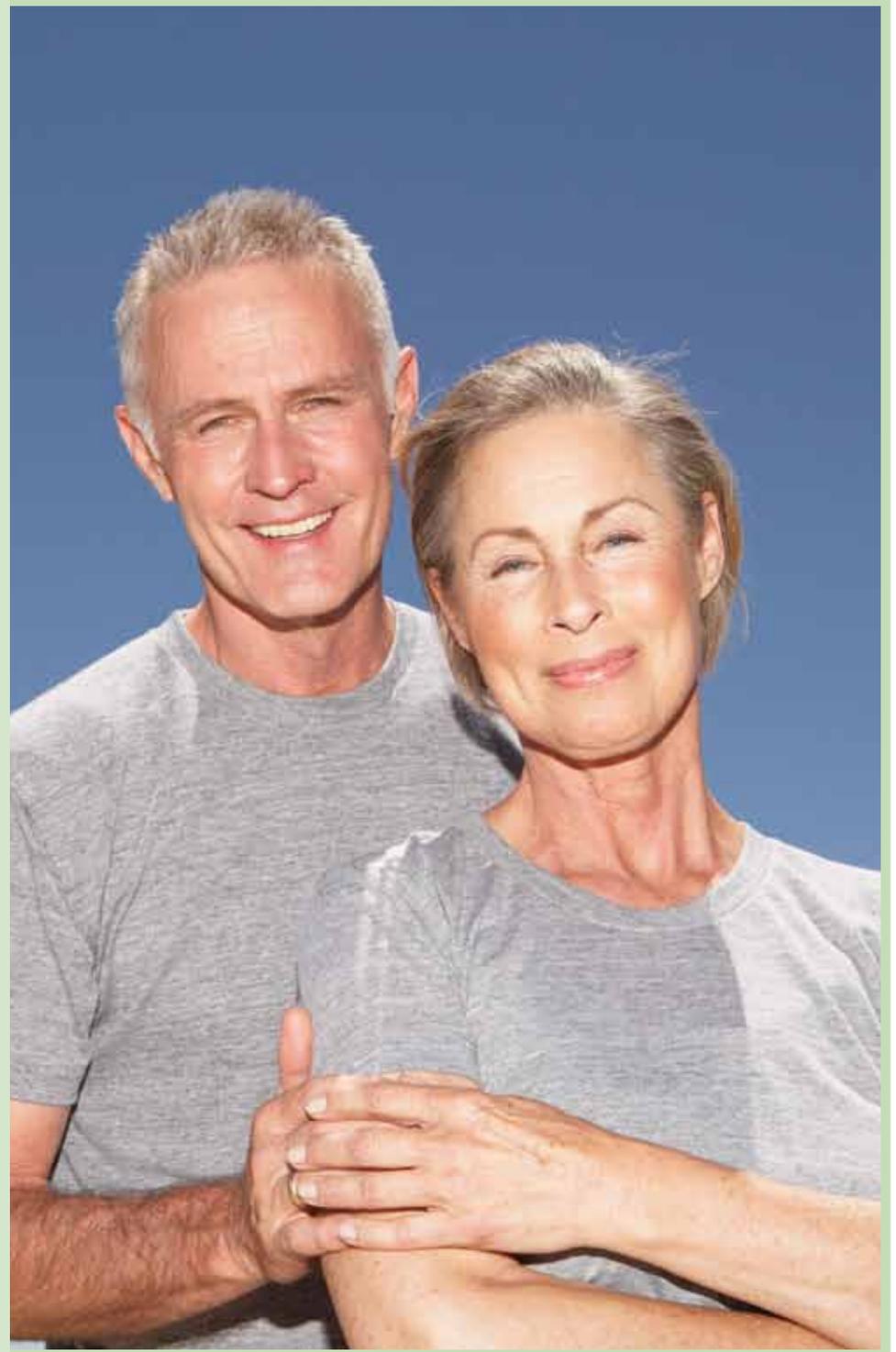
Smart Decision

Great for Long Term Need

May Not Cover Shorter
Care Needs

What About the
Elimination Period?

Expenses Add Up Quickly



So, we've agreed:

Care can be really expensive.

A lot of supportive care is not covered under private medical plans or government programs.

While you can rely on family and friends for some help, you are better off using professionals during your transition to get the best results, and recover as quickly as possible.



How Much Does a Transitions Policy Pay?

Choose Benefit: \$50-\$300/day

Pays a Minimum of 100, 200,
or 360 days

Pool of Money design means
policy can pay benefits much
longer than 360 days!

Example: If you buy a \$100/day
policy for 360 days, you've
purchased \$36,000 of benefits.
You keep getting benefits until
you spend the whole \$36,000,
even if it takes 2 years or more!

The logo for Transitions Short Term Recovery Care Policy. The word "Transitions" is written in a large, green, cursive-style font with a trademark symbol. Below it, the words "Short Term Recovery Care Policy" are written in a smaller, blue, sans-serif font.

Transitions[™]
Short Term Recovery Care Policy

When do benefits start?

Choose an elimination period of 20, 30 or 60 **calendar days**.

You receive credit toward your elimination period for each day you need care, regardless of whether you obtain services every day.

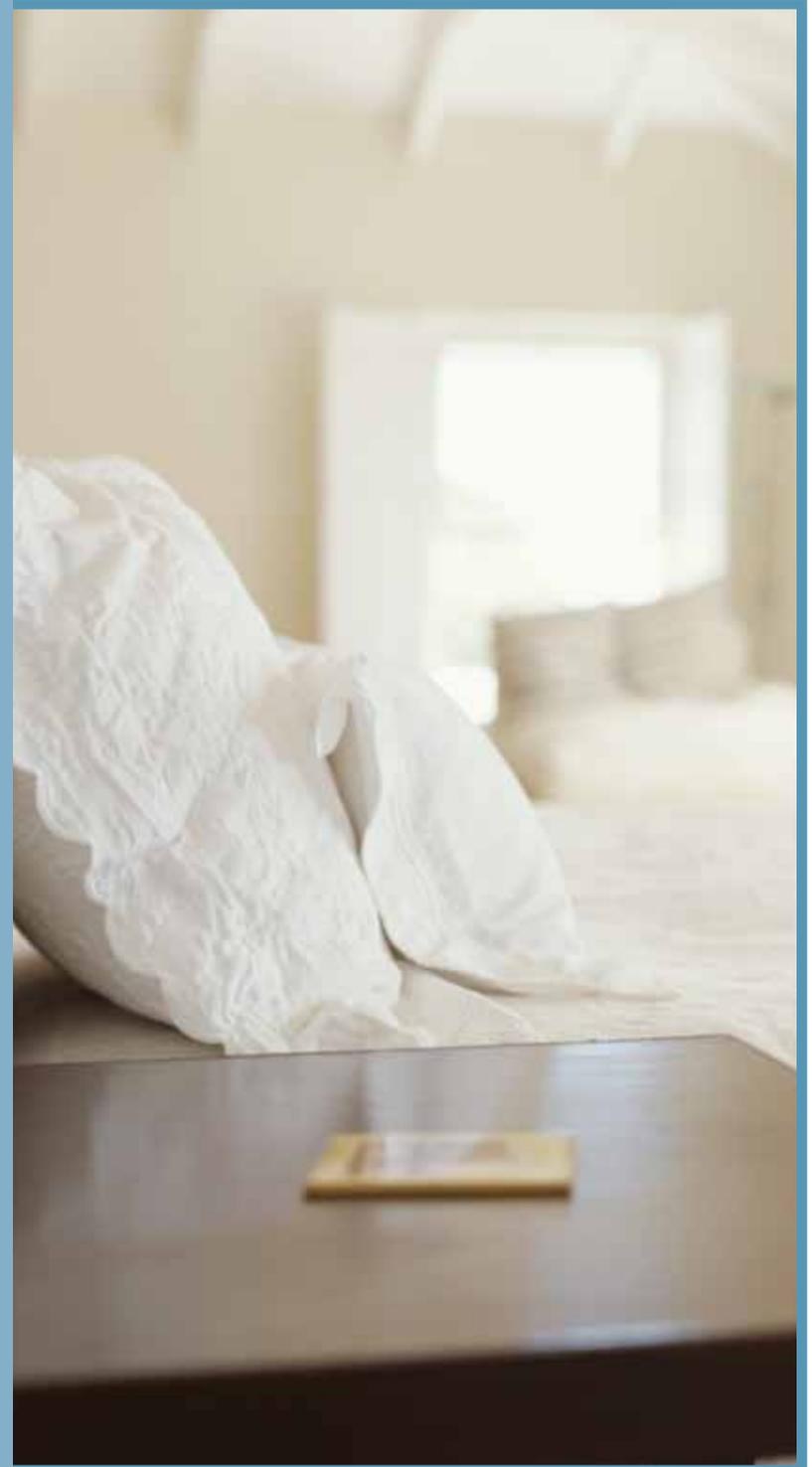


How do I qualify for benefits?

Think about the first 6 things you do each morning. If you can't do 2 of them, benefits are payable.

- Contenance
- Toileting
- Bathing
- Transferring
- Dressing
- Eating

Benefits also payable for cognitive impairments due to trauma, or issues that develop over time.



Because Costs Will Continue to Rise

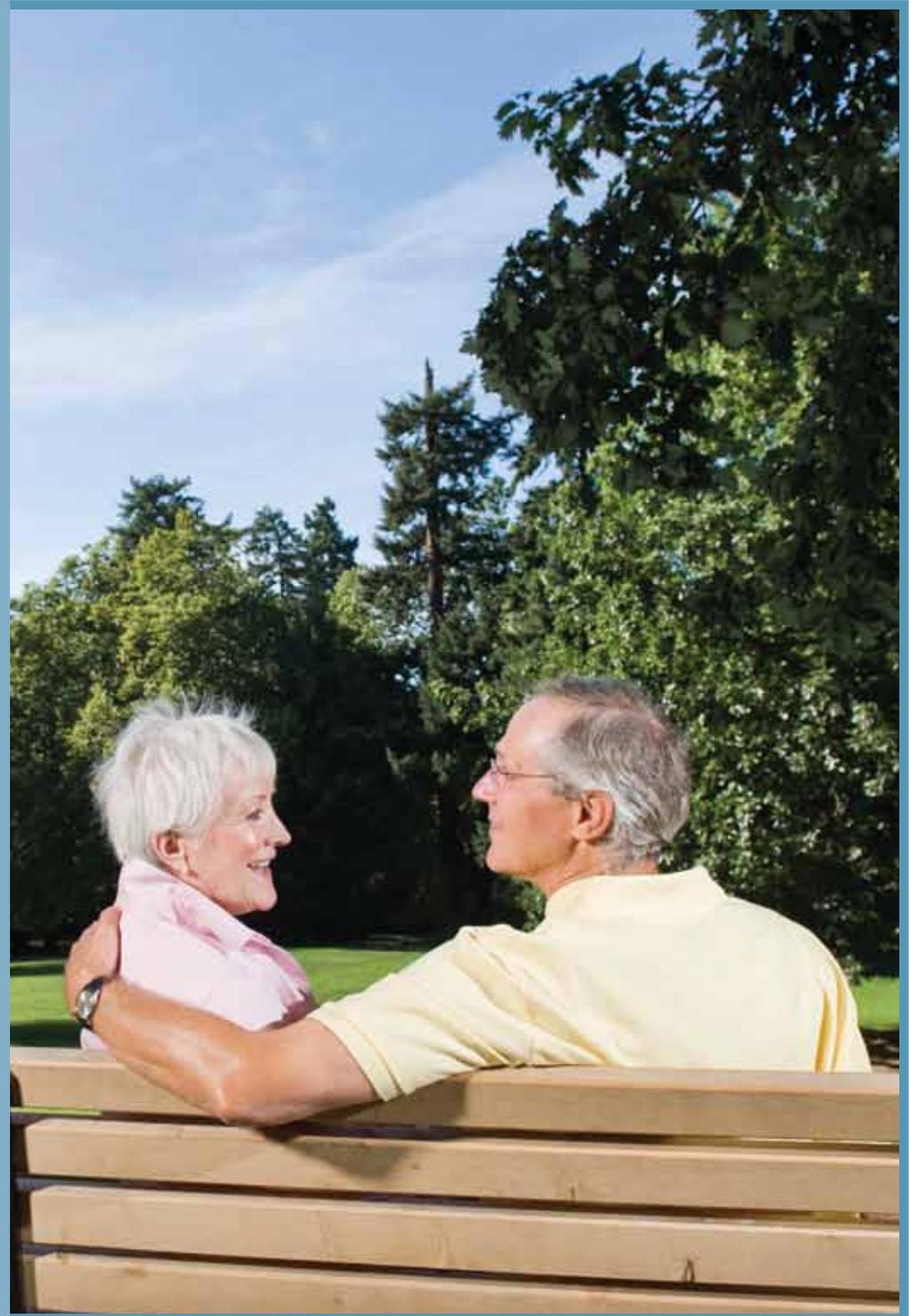
Consider Optional
Inflation Protection:

Daily Benefit Limit and
Pool of Money increase
5% from the original
amount each year.



Other Features Provided at *NO EXTRA COST!*

- Restoration of Benefits
- Waiver of Premium
- Respite Care
- 10% Couples Discount



Let's Review

- Care is Expensive
- You May Have a Hole in Your Safety Net
- Provides Benefits & Time to Recover or Make Lifestyle Changes
- Gives You Control Over the Care You Receive



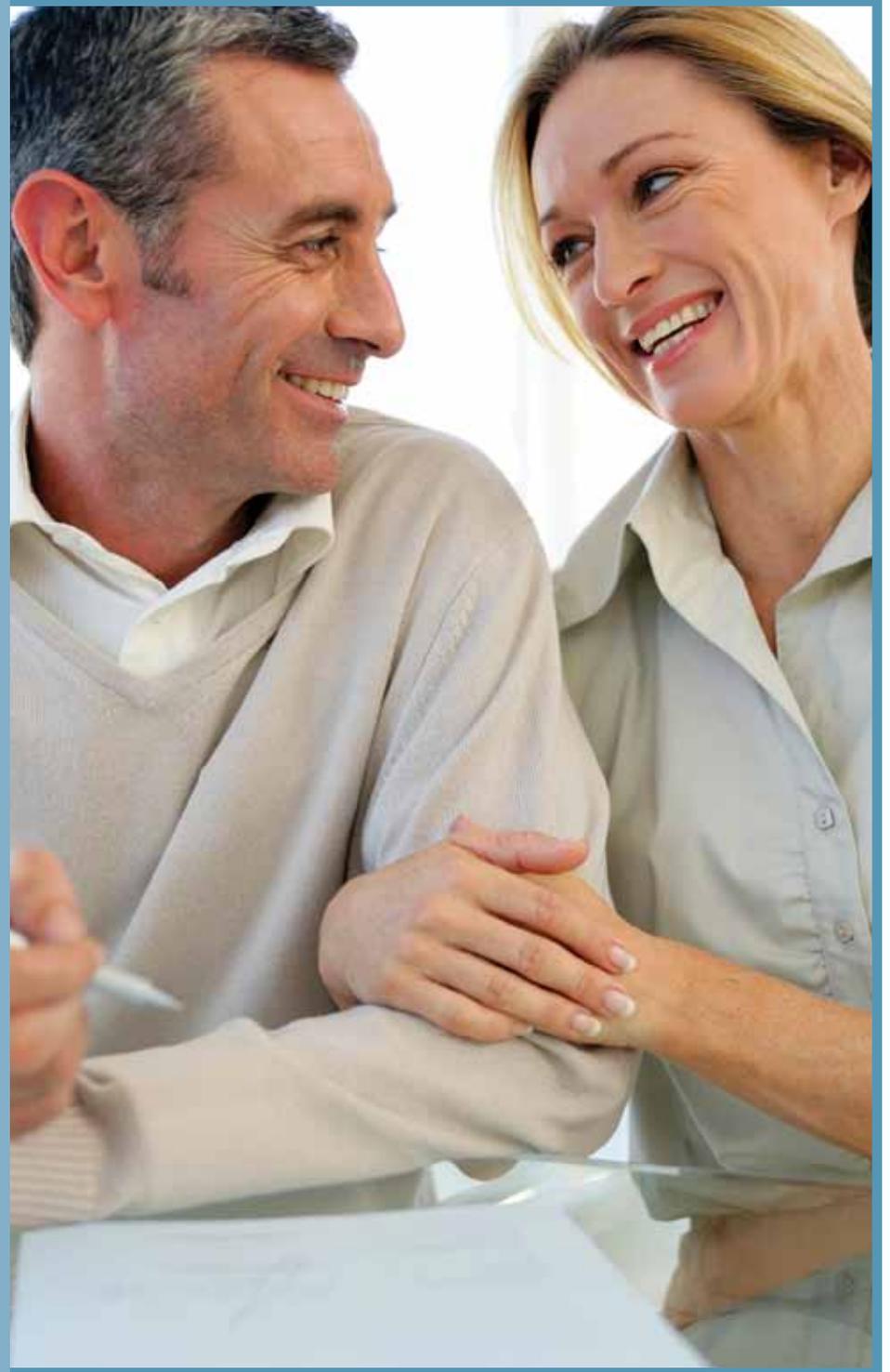
What to Expect: How Do You Qualify?

- 10 Yes/No Questions
- [• Phone Call]
- [• Pharmacy Check]



Next Steps

- 10 Yes/No Questions
- Choose a Plan



SERFF Tracking Number: MEAM-127800930 State: Arkansas
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 Project Name/Number: TR-364-AR/TR-364-AR

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Accepted for Informational Purposes	11/08/2011
Bypass Reason:	N/A Marketing Filing is for informational purposes only		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Accepted for Informational Purposes	11/08/2011
Bypass Reason:	N/A Marketing Filing is for informational purposes only		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Accepted for Informational Purposes	11/08/2011
Bypass Reason:	N/A Marketing Filing is for informational purposes only		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Accepted for Informational Purposes	11/08/2011
Bypass Reason:	N/A Marketing Filing is for informational purposes only		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Accepted for Informational Purposes	11/08/2011

SERFF Tracking Number: MEAM-127800930 State: Arkansas
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Project Name/Number: TR-364-AR/TR-364-AR

Comments:

N/A Marketing Filing is for informational purposes only

Attachment:

MARKETING cover letter AR.pdf

	Item Status:	Status Date:
Satisfied - Item: Forms List	Accepted for Informational Purposes	11/08/2011

Comments:

Attachment:

AR Forms List.pdf

	Item Status:	Status Date:
Satisfied - Item: Variability	Accepted for Informational Purposes	11/08/2011

Comments:

Attachment:

Transitions Statement of VariabilityTM .pdf



Administrative Office:

165 Court Street
Rochester, NY 14647

Product Filing/Contracts Management

Tel: (800) 544-0327 x 6782

Fax: (585) 238-3675

E-Mail Address: Jamie.vahue@medamericaltc.com

11/7/2011

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

RE: MedAmerica Insurance Company
Sales or Advertising Literature
FORM #: TR-364
TR-503

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,

Jamie Vahue

Jamie Vahue

Compliance Analyst

Marketing Materials Transmittal List



MedAmerica Insurance Company

Arkansas

Name	Description	Form #
Transitions Consumer Brochure	Multi-media advertisement	TR-364
Transitions Consumer Presentation	Multi-media advertisement	TR-503

Transitions Statement of Variability

TR-364 – Consumer Brochure

Page 1:

[Pittsburgh, PA]

Bracketed to allow for updating home office city and state should our home office location change.

Page 3:

[Per month]

Allows flexibility to change how we want to quote cost of care. (i.e. daily, weekly, annually)

[\$5,940] for a semi-private room in a nursing home

[\$6,570] for a private room in a nursing home

[\$3,131] for care in an assisted living facility (*one-bedroom unit*)

[\$5,040] for a home health aide; [\$4,110] for homemaker services²

[\$2,010] for care in an adult day health care center

Bracketed to allow updating of cost of care figures to reflect current rates in the future.

1 [National Clearinghouse for Long-Term Care Information, U.S. Department of Health & Human Services, www.longtermcare.gov, May 2010.]

[Monthly calculation based on average daily rate times 30 days.]

2 [Calculation includes 8 hours of care per day for 30 days, based on national average hourly rate.]

Bracketed to allow updating statistical sources (footnotes) if/when these become outdated.

Jane is a healthy [43] year old who has saved [\$10,000] to use as a down payment on her dream home.

Allows change to example (i.e. different age, different savings amount)

Jane opts to hire a home health aide [10] hours a day, [5] days a week, at an expense of approximately [\$21] an hour, or [\$1,050] a week. This quickly adds up to over [\$25,000] during her six month recovery period. Fast forward to Jane's recovery, she now has no savings to put toward her dream home and owes more than [\$15,000] in recovery costs.

Allows updating of example to reflect changes to cost of care or potential use of caregiver services in the future.

For around [\$45] a month, a Transitions policy would have covered the majority of her recovery expenses.³

3 [Example assumes a 200 Day Benefit, 20 day EP, \$210 Daily Benefit, No Inflation, Issued at age 43.]

Allows updating of example benefit configuration and rate shown should we decide to highlight a different plan design or change the age of “Jane” in the example.

Page 5:

Michael is a [73] year old suffering from chronic back pain, and his doctor is recommending disc replacement surgery.

Allows change to age shown for this example.

He plans to hire a home health aide to provide assistance for six hours every day at a cost of [\$126] daily. Michael expects to incur more than [\$11,000] in care expenses.

Allows updating of example to reflect changes to cost of care in the future.

Page 6:

Mary is a [68] year old widow whose children live out of state.

Allows change to age shown for this example.

Page 7:

MedAmerica is a subsidiary of a [\$5] billion not-for-profit health insurer that finances and delivers health care to more than [2] million people. MedAmerica also administers and/or reinsures [1,200] different policy forms for [50] separate insurers. Having paid over [\$354] million⁵ in claims to date.

Brackets are used to allow MedAmerica figures to be updated to reflect company statistics in the future.

Page 8:

[165 Court Street] • [Rochester, New York] • [14647]

This is our administrative address and it is bracketed to allow for updating should this address change in the future.

TR-503 – Consumer Presentation

Page 1:

[Pittsburgh, PA]

Bracketed to allow for updating home office city and state should our home office location change.

Page 4:

What percentage of [nursing home] stays last [less] than [1 year]?¹

Bracketed to allow for alteration of the question with like information. (i.e. “Nursing home” could be “Assisted Living Facility” or similar. “Less” could be replaced with “more” and “1 year” could be replaced with a different duration such as 6 months, 9 months, etc.)

[A. 5%]

[B. 13%]

[C. 32%]

[D. 44%]

Brackets allow for updating and/or changing of the answers to reflect any alterations made to the question (as indicated above) or to allow for updating of the answer to a new statistic if/when this one becomes outdated.

1 [Vital and Health Statistics, Series 13, Number 167, The National Nursing Home Survey: 2004 Overview, U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, June 2009.]

Bracketed to allow updating statistical source (footnote) if/when this becomes outdated.

Answer: [D]

Bracketed to allow for any changes to the correct answer occurring as a result of updates made per the bracketed information discussed above.

Page 7:

[Monthly] Cost of Care

Allows flexibility to change how we want to quote cost of care. (i.e. daily, weekly, annually)

Home Health Aide: [\$5,040]³

Homemaker Services: [\$4,110]³

Nursing Home:

Semi-private room: [\$5,940]

Private room: [\$6,570]

Assisted Living: [\$3,131]

Bracketed to allow updating of cost of care figures to reflect current rates in the future.

2 [National Clearinghouse for Long-Term Care Information, U.S. Department of Health & Human Services, www.longtermcare.gov, May 2010.]

[Monthly calculation based on average daily rate times 30 days.]

32 [Calculation includes 8 hours of care per day for 30 days, based on national average hourly rate.]

Bracketed to allow updating statistical sources (footnotes) if/when these become outdated.

Page 17:

[• Phone Call]

[• Pharmacy Check]

Bracketed to allow removal of these steps should we choose to change our internal protocol on the next steps for an applicant.