



A benefit program
where *you* select
the best.

Simplicity[†]

Introducing a Six-Figure Benefit
in a Tax-Qualified Program.

KeySelect:

Long term care insurance
program for executives.

MEDAmerica

An Excellus Company

†CareDirections Simplicity[®] and SimplicitySM are long term care insurance products of MedAmerica Insurance Company, MedAmerica Insurance Company of New York and MedAmerica Insurance Company of Florida.

Introducing KeySelect Long Term Care Insurance Program.

A benefit for executives that may be tax deductible to the business and tax-free to the executive.

KeySelect:
A benefit program
where you select
the best.

You Select:

- **Participants**

The plan may not be subject to discrimination testing under IRC 105(b).

- **The right Benefit Plan at the right price.**

- **Your payment plan of choice.**

As a business in today's marketplace, you have the opportunity to address the significant risk of long term care while also rewarding owners, officers, and other key employees for their loyal service to your company.

Why long term care insurance: The Key to a sound financial plan.

Long term care expense is usually not covered under traditional health insurance and Medicare. Unless a person has access to benefits of a program like KeySelect, they may not be covered and their assets may be at risk.

Long term care insurance can satisfy employee needs while meeting your business objectives. And if you want to remain competitive, long term care insurance should be part of an innovative compensation package for recruiting, retaining, and rewarding key employees.

Our KeySelect Program for long term care insurance is used by businesses around the country to enhance the programs offered to their key employees. These leading-edge companies know long term care insurance is fast becoming a highly sought-after benefit. Here's why:

- Workplace benefits that are considered cost effective, such as assisting with family issues and helping employees stay healthy, are gaining increased attention.¹
- One out of two Americans will require long term care at some point in their lives.²
- Traditional health insurance and Medicare do not cover most long term care costs. Medicaid does not pay for long term care until an individual meets the federal poverty level or "spends down" assets to meet eligibility requirements.

KeySelect Program overview.*

Disability income protection is not designed to finance long term care. Give your key employees substantial long term care benefits with the ultimate in flexibility that only a cash product allows. The KeySelect Program offers features that make it the perfect choice for any business.

- Total control over what, how, when, and by whom care is provided.
- Protects assets and lifestyle in the event long term care services are needed. The combined protection of long term care and other insurance products provides a full spectrum of security for executives.
- Level premiums ensuring predictable expenditure.
- Flexible paid-in-full payment terms permitting acceleration of possible tax advantages.
- Program discounts and preferred rates. Participation requirements of one to 10, depending on program selected.
- Special couples rates.
- Covers all care settings.
- Fully portable worldwide coverage.
- Full return of premium available.
- Joint sharing options for couples.

*Program features may vary by state.

Long Term Care Insurance provides substantial benefits to the Executive that can fit an Employer's budget.

Starting Benefits: \$500,000 Cash Benefit Account with \$9,000 Monthly Cash Benefit
Benefit Value in 15 Years: \$756,295 Cash Benefit Account with \$13,613 Monthly Cash Benefit

Issue Age	PRE-TAX Annual Premium	AFTER-TAX Annual Premium (38% Tax Bracket)	In 10 Years Total Premium	In 10 Years AFTER-TAX Total Premiums (38% Tax Bracket)
40	\$1,473	\$913	\$14,730	\$9,130
50	\$2,262	\$1,402	\$22,620	\$14,020
60	\$3,674	\$2,278	\$36,740	\$22,780

Rates based on a hypothetical plan of \$500,000 Cash Benefit Account, standard rates, spousal discount, Affiliation discount, 3% Compound Inflation.



Steer your company into the future. Give your key executives a cutting-edge benefit that may be tax deductible to the company and tax-free to the employee.

The information presented here is not meant to be interpreted and cannot be relied upon as specific legal or tax advice. Employers must seek their own legal and/or tax counsel. Program features may vary by state.

¹ The Wall Street Journal, July 27, 2006

² LifePlans, Inc., January 2001

KeySelect:

Designed to protect your assets from the devastating expense of long term care.

How to get started with KeySelect, the key to a secure future... and surprisingly affordable. Contact your MedAmerica Insurance Company representative to:

- 1** Establish the group plan.
- 2** Select the participants.
- 3** Design the Benefit Plan. (We can assist in developing a benefit design that fits your budget.)
- 4** Apply for coverage.

**For a preliminary analysis of the
KeySelect Program for your company, call
your MedAmerica representative.**

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: Winter Park, FL

165 Court Street • Rochester, New York 14647