

Simplicityⁱⁱ
SM
Long Term Care Insurance

Multi-Life Program Overview

Simply.
BusinessSM
Program Overview

MedAmerica's Simply BusinessSM Program makes writing business easy with short applications, fewer underwriting questions, more acceptable conditions, and a simple process!

Security with Simplicity

MEDAmerica

An Excellus Company

Simplified Application—NEW! Only 6 Health Questions!

Qualified applicants as identified in the Program Parameters chart (*shown at right*) need only answer 6 health questions on the application making it simple to apply for coverage.

Modified Application—NEW! 6 Health Questions Plus Physicians & Medications

All other applicants also benefit from a short and simple application. Six health questions plus a list of physicians and medications is all we ask for on the application.

Paperless Transition—NEW!

If we need more information from your applicant to determine insurability, we make the transition easy. New with the Simply Business Program, MedAmerica provides a “paperless transition.” There’s no need for you to go back to your client to obtain more information, or have them fill out a new application. We will call the applicant directly and obtain any additional information we need over the phone. It’s as simple as that.

ENHANCED Online Enrollment

Our quick and easy online enrollment system for Employer and Association programs means you can get business while you sleep at night! Eligibles can learn about long term care insurance, get a rate quote, and complete an application online at their convenience, in the comfort of their own homes. Receive leads the next morning and follow up with prospects without leaving the office. And now, our enhanced system offers agent-assisted enrollment allowing you to remotely help clients complete the online application over the phone. No paperwork! (*Availability varies by state*)

Minimum Group Size - NEW!

3 eligible employees

Minimum Participation - NEW!

1 applicant

Employer Program Qualifications

All employers, excluding religious organizations, can apply for an Employer Program offering. An employer is defined as a sole proprietor, LLC, partnership, or corporation that employs and issues annual W-2 tax forms to a minimum of 3 employees.

Eligible Participants

- W-2 employees of the employer sponsoring the program
- Retirees
- Board Members
- Care Partners of employees, retirees, or board members (includes spouse, domestic partner, or civil union)
- Family members of employees²

Program Discount

5% off the standard rate for all applicants

Simply BusinessSM Program Commissions

Full commissions

Age Limitations

Ages 18-85. (*Simplified underwriting may be available to actively-at-work¹ employees and actively-at-work care partners ages 18-65*)

Participation Options

- 100% Employer-Funded Plan for 10+ actively-at-work Employees (*Note: MedAmerica offers an option to include Care Partners as part of the 10; at least half must be employees*)
- Employer-Funded Defined Contribution Plan**
- Voluntary (Employee Funded)

Billing Options

- Direct
- List bill:
 - Payroll Deduction: minimum 10 participants
 - Employer Funded: minimum 10 participants
 - Combination of employer/employee pay

Underwriting

Participants in the employer program may be eligible for simplified underwriting during the open enrollment period. See the Employer Program Parameters chart at top of next page for an overview of the basic rules.

** Employers may choose to pay for a benefit under these plans for employees only, employees and their Care Partners, select eligible employees only, or select eligible employees and their Care Partners.

Employer Program Parameters

Use this table to help determine the underwriting parameters for your case. Note: After the open enrollment period, the modified application with full underwriting is used for all applicants. All programs and eligible classes not included on this table are written with full underwriting using the **NEW** modified application.

Program Type		Eligible Class	Underwriting
Employer Funded	100% Employer-Funded for 10+ Actively-at-Work ¹ Employees OR 100% Employer-Funded for a combination of 10+ Actively-at-Work ¹ Employees & Care Partners (Note: At least 1/2 of paid participants must be employees)	Actively-at-Work ¹ Employees & Care Partners (Simplified Application)	<i>Simplified</i>
	Voluntary (Employee Funded)	Group Size 3-49	All Actively-at-Work ¹ Employees & Care Partners answering "No" to 6 health questions (Modified Application)
Group Size 50+		All Actively-at-Work ¹ Employees & Care Partners answering "No" to 6 health questions. (Simplified Application)	<i>Simplified</i> *

* Simplified underwriting applies only if group has 10+ actively-at-work employees answering "No" to 6 health questions. Otherwise, full underwriting applies to all applicants via the Paperless Transition process described above.



Modified Application—**NEW!** 6 Health Questions Plus Physicians & Medications

Association program applicants also benefit from a short and simple application. Six health questions plus a list of physicians and medications is all we ask for on the application.

ENHANCED Online Enrollment

Our popular online enrollment system is now available for association groups! New agent-assisted enrollment capability allows you to remotely help clients complete the online application over the phone. No paperwork! (Availability varies by state)

Association Program Qualifications

Associations are defined as member based, not customer based with a constitution and by-laws. They must be active at least one year, hold regular meetings with member voting privileges, have an assigned designee authorized by its membership or owner (president/chairperson, etc.), and be organized for purposes other than the purchase of insurance.

Eligible Participants

- Association Members
- Care Partners of Association Members; and
- Families of Association Members.²

Care Partner (spouse or domestic partner) Discount

- 40% less than single rate if both purchase
 - 20% discount if one purchases
- Care Partner discounts may vary by state.*

Program Discount

5% off the standard rate for all applicants

Simply BusinessSM Program Commissions

Full commissions

Age Limitations

Ages 18-85.

Billing Options

- Direct



1 Actively-at-Work

To be considered actively-at-work, the applicant must be between the ages of 18 and 65, and currently employed outside the home or self-employed outside the home and not on leave without pay or an authorized absence due to illness or injury for more than 5 consecutive days over the last 180 days. The actively-at-work person must be regularly scheduled to work at least 30 hours per week and be present at their employer's place of business or an alternate worksite as designated by the employer and be performing the material and substantial duties of their job. If the employee works from home they are considered actively-at-work if they are not hospital confined and not disabled to a degree that they could not have reported for work at the employer's usual place of business and performed all the material and substantial duties of their occupation at least 30 hours per week.

2 Eligible Family Members

Eligible family members include parents (includes in-laws), children (includes adopted & step children), Care Partner of a child, siblings (includes adopted, step, or in-law), and grandparents (includes in-laws).

For more details on the Simplicityⁱⁱ product, refer to the Product Highlight Tool (S2-604); for additional details on the Simply BusinessSM Program, please refer to the Simply Business Worksite Sales Kit (SE2-110). Both pieces are available for order or download from the Agent Web site.

MEDAmerica

800.724.1582
www.MedAmericaLTC.com

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Home Office: Pittsburgh, PA

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