

# MEDAmerica

INSURANCE COMPANY OF NEW YORK

An Excellus Company

Home Office: Rochester, NY

## Simplicity<sup>ii</sup><sub>SM</sub>

*MedAmerica is pleased to present this  
Proposal of Long Term Care Insurance to*

*Sample Client  
and  
Mrs. Client*

**Presented by:**

**Date: January 23, 2008**

<b>Prepared For:</b> Sample Client	<b>Presented By:</b>
Age: 66	State: NY
Rating Class: Class I Preferred	
	Phone:
	Fax:
	License:

The Long Term Care Insurance Coverage illustrated here provides for an initial "**Cash Benefit Account**" value of **\$100,000**. Once you are Eligible for Benefits, this Cash Benefit will be paid to you in the monthly installments that you have selected (see below). This pure Cash Benefit is paid directly to you without regard for reimbursement limitations or time-consuming additional monthly paperwork.

This Cash Benefit Account balance will grow each year if you have elected to include Inflation Protection as part of your overall policy benefit plan. See the table at the bottom of this page to understand how your Cash Benefit Account will increase over time.

**Cash Paid to you...!** You will receive a "**Monthly Cash Benefit**" payment of \$3,000 until your Cash Benefit Account has been depleted.

<b>MedAmerica Insurance Co.</b>	<b>1001</b>
165 Court St. Rochester, New York 14647	Date: January 23, 2008
Pay to the Order of <b>Sample Client</b>	<b>\$3,000.00</b>
Three Thousand and 00/100's	<b>Dollars</b>
Memo <u>Monthly Cash Benefit</u>	<u>MedAmerica</u>

Based on the Inflation Protection Option you selected, both the Cash Benefit Account and the Monthly Cash Benefit will increase over time. The chart below depicts a summary of growth.

None	Today	in 10 Years	in 20 Years	in 30 Years
Cash Benefit Account	\$100,000	\$100,000	\$100,000	\$100,000
Monthly Cash Benefit	\$3,000	\$3,000	\$3,000	\$3,000

The annual premium for your policy, including all benefits chosen, is \$831.81, or \$74.86 per month.

*This is an illustration. Exact rates are determined upon policy issue. Policyholders have 30 days to examine their policy and return it for a full refund. Not to be used without the Outline of Coverage for the state listed above.*

**Date: January 23, 2008**

<b>Prepared For:</b> Mrs. Client	<b>Presented By:</b>
Age: 65	State: NY
Rating Class: Class I Preferred	Phone:
	Fax:
	License:

The Long Term Care Insurance Coverage illustrated here provides for an initial "**Cash Benefit Account**" value of **\$100,000**. Once you are Eligible for Benefits, this Cash Benefit will be paid to you in the monthly installments that you have selected (see below). This pure Cash Benefit is paid directly to you without regard for reimbursement limitations or time-consuming additional monthly paperwork.

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<u>Three Thousand and 00/100's</u>	<b>Dollars</b>
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Cash Benefit Account	\$100,000	\$100,000	\$100,000	\$100,000
Monthly Cash Benefit	\$3,000	\$3,000	\$3,000	\$3,000

The annual premium for your policy, including all benefits chosen, is \$757.46, or \$68.17 per month.

*This is an illustration. Exact rates are determined upon policy issue. Policyholders have 30 days to examine their policy and return it for a full refund. Not to be used without the Outline of Coverage for the state listed above.*

**Summary of Premiums and Benefits      Affiliation      Date: January 23, 2008**

<b>Prepared For:</b> Sample Client	<b>Presented By:</b>
Age: 66 State: NY	
Rating Class: Class I Preferred	
	Phone:
Mrs. Client	Fax:
Age: 65 State: NY	License:
Rating Class: Class I Preferred	

**Long Term Care Insurance Coverage**

<u>Plan Design and Benefit Options</u>	<u>Sample</u>	<u>Mrs.</u>
Coverage Type:	Community Only	Community Only
Cash Benefit Account:	\$100,000	\$100,000
Community Monthly Benefit Amount:	\$3,000	\$3,000
Facility Monthly Benefit Amount:	N/A	N/A
Calendar Day Elimination Period:	30 Days	30 Days
Chosen Inflation Option:	None	None
Premium Payment Option:	Lifetime Payment	Lifetime Payment
Included Discounts:	Aff-10%	Aff-10%
Care Partner Status:	CP2	CP2
<b>Base Plan Premium:</b>	<b>\$924.23</b>	<b>\$841.62</b>

**Premium Details**

Total Annual Premium (before discounts)	\$924.23	\$841.62
Total Applied Discounts	10%	10%
Total Annual Premium (after discounts)	\$831.81	\$757.46
<b>Combined Premiums (after discounts)</b>	<b>\$1,589.27</b>	

<u>Modal Premium Options</u>	<u>Sample</u>		<u>Mrs.</u>	
	<u>Modal Premium</u>	<u>Annualized Premium</u>	<u>Modal Premium</u>	<u>Annualized Premium</u>
Semi-Annual	\$428.38	\$856.76	\$390.09	\$780.18
Quarterly	\$216.27	\$865.08	\$196.94	\$787.76
Monthly EFT	\$74.86	\$898.32	\$68.17	\$818.04

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**Alternative Benefit Options and Premiums**

**Date: January 23, 2008**

For: Sample Client  
Age: 66 State: NY Metro  
Rate Class: Class I Preferred

**Community Only Coverage Options**

Community Benefit	Cash Benefit Account				
	\$100,000	\$200,000	\$300,000	\$500,000	\$1,000,000
\$1,500	\$594.87				
\$3,000	\$831.81	\$1,189.74	\$1,351.06		
\$4,500		\$1,477.09	\$1,784.61		
\$6,000		\$1,663.62	\$2,104.10		

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**Alternative Benefit Options and Premiums**

**Date: January 23, 2008**

For: Mrs. Client  
Age: 65 State: NY Metro  
Rate Class: Class I Preferred

**Community Only Coverage Options**

Community Benefit	Cash Benefit Account				
	\$100,000	\$200,000	\$300,000	\$500,000	\$1,000,000
\$1,500	\$541.94				
\$3,000	\$757.46	\$1,083.87	\$1,230.70		
\$4,500		\$1,345.39	\$1,625.81		
\$6,000		\$1,514.90	\$1,915.69		

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**Chosen Inflation Option Detail**

**Date: January 23, 2008**

For: Sample Client  
Age: 66 State: NY  
Rate Class: Class I Preferred

Year	Age	<u>None</u>	
		Cash Benefit Account	Community Monthly Benefit Amt.
1	66	\$100,000	\$3,000
2	67	\$100,000	\$3,000
3	68	\$100,000	\$3,000
4	69	\$100,000	\$3,000
5	70	\$100,000	\$3,000
6	71	\$100,000	\$3,000
7	72	\$100,000	\$3,000
8	73	\$100,000	\$3,000
9	74	\$100,000	\$3,000
10	75	\$100,000	\$3,000
11	76	\$100,000	\$3,000
12	77	\$100,000	\$3,000
13	78	\$100,000	\$3,000
14	79	\$100,000	\$3,000
15	80	\$100,000	\$3,000
16	81	\$100,000	\$3,000
17	82	\$100,000	\$3,000
18	83	\$100,000	\$3,000
19	84	\$100,000	\$3,000
20	85	\$100,000	\$3,000
25	90	\$100,000	\$3,000
30	95	\$100,000	\$3,000
35	100	\$100,000	\$3,000
40	105	\$100,000	\$3,000

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**Chosen Inflation Option Detail**

**Date: January 23, 2008**

For: Mrs. Client  
Age: 65 State: NY  
Rate Class: Class I Preferred

Year	Age	<u>None</u>	
		Cash Benefit Account	Community Monthly Benefit Amt.
1	65	\$100,000	\$3,000
2	66	\$100,000	\$3,000
3	67	\$100,000	\$3,000
4	68	\$100,000	\$3,000
5	69	\$100,000	\$3,000
6	70	\$100,000	\$3,000
7	71	\$100,000	\$3,000
8	72	\$100,000	\$3,000
9	73	\$100,000	\$3,000
10	74	\$100,000	\$3,000
11	75	\$100,000	\$3,000
12	76	\$100,000	\$3,000
13	77	\$100,000	\$3,000
14	78	\$100,000	\$3,000
15	79	\$100,000	\$3,000
16	80	\$100,000	\$3,000
17	81	\$100,000	\$3,000
18	82	\$100,000	\$3,000
19	83	\$100,000	\$3,000
20	84	\$100,000	\$3,000
25	89	\$100,000	\$3,000
30	94	\$100,000	\$3,000
35	99	\$100,000	\$3,000
40	104	\$100,000	\$3,000

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**Inflation Option Comparison**

**Date: January 23, 2008**

For: Sample Client

Age: 66 State: NY

Chosen Inflation Option: None

Rate Class: Class I Preferred

Age	Comp 3%		Simple 5%		Comp 5% 2x		Comp 5% NoMax	
	CBA	CMB	CBA	CMB	CBA	CMB	CBA	CMB
66	\$100,000	\$3,000	\$100,000	\$3,000	\$100,000	\$3,000	\$100,000	\$3,000
67	\$103,000	\$3,090	\$105,000	\$3,150	\$105,000	\$3,150	\$105,000	\$3,150
68	\$106,090	\$3,183	\$110,000	\$3,300	\$110,250	\$3,308	\$110,250	\$3,308
69	\$109,273	\$3,278	\$115,000	\$3,450	\$115,763	\$3,473	\$115,763	\$3,473
70	\$112,551	\$3,377	\$120,000	\$3,600	\$121,551	\$3,647	\$121,551	\$3,647
71	\$115,927	\$3,478	\$125,000	\$3,750	\$127,628	\$3,829	\$127,628	\$3,829
72	\$119,405	\$3,582	\$130,000	\$3,900	\$134,010	\$4,020	\$134,010	\$4,020
73	\$122,987	\$3,690	\$135,000	\$4,050	\$140,710	\$4,221	\$140,710	\$4,221
74	\$126,677	\$3,800	\$140,000	\$4,200	\$147,746	\$4,432	\$147,746	\$4,432
75	\$130,477	\$3,914	\$145,000	\$4,350	\$155,133	\$4,654	\$155,133	\$4,654
76	\$134,392	\$4,032	\$150,000	\$4,500	\$162,890	\$4,887	\$162,890	\$4,887
77	\$138,423	\$4,153	\$155,000	\$4,650	\$171,034	\$5,131	\$171,034	\$5,131
78	\$142,576	\$4,277	\$160,000	\$4,800	\$179,586	\$5,388	\$179,586	\$5,388
79	\$146,853	\$4,406	\$165,000	\$4,950	\$188,565	\$5,657	\$188,565	\$5,657
80	\$151,259	\$4,538	\$170,000	\$5,100	\$197,993	\$5,940	\$197,993	\$5,940
81	\$155,797	\$4,674	\$175,000	\$5,250	\$200,000	\$6,000	\$207,893	\$6,237
82	\$160,471	\$4,814	\$180,000	\$5,400	\$200,000	\$6,000	\$218,288	\$6,549
83	\$165,285	\$4,959	\$185,000	\$5,550	\$200,000	\$6,000	\$229,202	\$6,876
84	\$170,243	\$5,107	\$190,000	\$5,700	\$200,000	\$6,000	\$240,662	\$7,220
85	\$175,351	\$5,261	\$195,000	\$5,850	\$200,000	\$6,000	\$252,695	\$7,581
90	\$203,279	\$6,098	\$220,000	\$6,600	\$200,000	\$6,000	\$322,510	\$9,675
95	\$235,657	\$7,070	\$245,000	\$7,350	\$200,000	\$6,000	\$411,614	\$12,348
100	\$273,191	\$8,196	\$270,000	\$8,100	\$200,000	\$6,000	\$525,335	\$15,760
105	\$316,703	\$9,501	\$295,000	\$8,850	\$200,000	\$6,000	\$670,475	\$20,114

CBA = Cash Benefit Account, CMB = Community Monthly Benefit

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**Inflation Option Comparison**

**Date: January 23, 2008**

For: Mrs. Client

Age: 65 State: NY

Rate Class: Class I Preferred

Chosen Inflation Option: None

Age	Comp 3%		Simple 5%		Comp 5% 2x		Comp 5% NoMax	
	CBA	CMB	CBA	CMB	CBA	CMB	CBA	CMB
65	\$100,000	\$3,000	\$100,000	\$3,000	\$100,000	\$3,000	\$100,000	\$3,000
66	\$103,000	\$3,090	\$105,000	\$3,150	\$105,000	\$3,150	\$105,000	\$3,150
67	\$106,090	\$3,183	\$110,000	\$3,300	\$110,250	\$3,308	\$110,250	\$3,308
68	\$109,273	\$3,278	\$115,000	\$3,450	\$115,763	\$3,473	\$115,763	\$3,473
69	\$112,551	\$3,377	\$120,000	\$3,600	\$121,551	\$3,647	\$121,551	\$3,647
70	\$115,927	\$3,478	\$125,000	\$3,750	\$127,628	\$3,829	\$127,628	\$3,829
71	\$119,405	\$3,582	\$130,000	\$3,900	\$134,010	\$4,020	\$134,010	\$4,020
72	\$122,987	\$3,690	\$135,000	\$4,050	\$140,710	\$4,221	\$140,710	\$4,221
73	\$126,677	\$3,800	\$140,000	\$4,200	\$147,746	\$4,432	\$147,746	\$4,432
74	\$130,477	\$3,914	\$145,000	\$4,350	\$155,133	\$4,654	\$155,133	\$4,654
75	\$134,392	\$4,032	\$150,000	\$4,500	\$162,890	\$4,887	\$162,890	\$4,887
76	\$138,423	\$4,153	\$155,000	\$4,650	\$171,034	\$5,131	\$171,034	\$5,131
77	\$142,576	\$4,277	\$160,000	\$4,800	\$179,586	\$5,388	\$179,586	\$5,388
78	\$146,853	\$4,406	\$165,000	\$4,950	\$188,565	\$5,657	\$188,565	\$5,657
79	\$151,259	\$4,538	\$170,000	\$5,100	\$197,993	\$5,940	\$197,993	\$5,940
80	\$155,797	\$4,674	\$175,000	\$5,250	\$200,000	\$6,000	\$207,893	\$6,237
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94	\$235,657	\$7,070	\$245,000	\$7,350	\$200,000	\$6,000	\$411,614	\$12,348
99	\$273,191	\$8,196	\$270,000	\$8,100	\$200,000	\$6,000	\$525,335	\$15,760
104	\$316,703	\$9,501	\$295,000	\$8,850	\$200,000	\$6,000	\$670,475	\$20,114

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