

MedAmerica Insurance Company (Home Office: Pittsburgh, PA)

MedAmerica Insurance Company of New York (Home Office: Rochester, NY)

April 2, 2007

Simplicityⁱⁱ Rolls Out May 1, 2007 in AZ, GA, IN, KY, LA, ME, NE, NH, NM, NY, OH, PA

May 1, 2007 marks a new day for LTCI—the launch of Simplicityⁱⁱ. Twice as simple to sell, Simplicityⁱⁱ has earned the highest rating from an independent rating company, SellingLTC.com. Its rating of 91 out of 100 is unmatched in the industry. With the launch of Simplicityⁱⁱ, MedAmerica continues to lead the evolution of LTCI with a product that offers outstanding value and unsurpassed features:

- **Cash Benefit Accounts:** Simplicityⁱⁱ has no durations, and is sold in face amounts making the buying decision easy! There are five Cash Benefit Accounts (\$100k, \$200k, \$300k, \$500k, and \$1 million).
- **Monthly Cash Benefits:** The amount that will be paid in a single month. Selected at time of application, Monthly Cash Benefits range from \$1,500 to \$12,000.
- **Rate Classes** have been reduced from three to two – Preferred (10% discount) and Standard. A new Underwriting Guide is on the premium proposal software and downloadable from the agent Web site.
- **Discount caps have been removed.** Full discounting available.
- **SpeedAppSM:** Four short questions comprise the insurability profile! SpeedApp takes the tedium out of writing business. A majority of your business can be written in the fast lane. SpeedApp is used for clients age 71 or younger purchasing \$100,000 or \$200,000 Cash Benefit Accounts.
- **Inflation Options:** Wide variety including a new 3% Compound option.
- **Easy Fit Employer Program:** Get your share of the booming Employer market with Simplicityⁱⁱ's new Employer Program. Check this out: Simplified Underwriting during open enrollment for **Employees** and **Actively at Work Spouses** (see Product Highlight Tool for details), **Web Enrollment**, and 10% discount for all participants.

Contact your Account Executive about product availability for existing Employer Programs and Affiliation groups.

- **CareDirections Family Advice and Advocacy Program[®]:** Our Personal Care Advisors are the heart of MedAmerica's highly recognized program. Through a strategic partnership with CareScout[®] and ScriptSave, we provide insureds and their families both expert support and advice, in addition to provider and prescription discounts.
- **Premium Proposal Software: MedAmerica's 2007 National Home Health Care Survey:** Full cost report is embedded into Simplicity's software so that you can help your clients determine rightsized benefits based on the current HHC cost in your area.

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And there's more for you!

Simplicityⁱⁱ Launch Kit – A collection of three CDs containing an introduction to Simplicityⁱⁱ hosted by Bill Jones, VP of Sales; a Flash presentation of marketing and agent training materials; and premium proposal software. The launch kit is available from your SGA.

Rate Mate Calculator – Give quotes anywhere you go with this pocket rating tool.

Credit for Cash – Agents get rewarded for giving clients the best product available.

Underwriting Hotline – Know the outcome before you submit the application. Take the guesswork out of underwriting.
1-877-233-5435

What you need to do:

- April 27** This is the last day to order CareDirections Simplicity[®] materials.
- May 1** Simplicityⁱⁱ is available for sale. Order your supplies from MedAmerica's agent Web site.
- June 30** CareDirections Simplicity[®] will cease sale (Affiliation and Employer Program included) in the states noted above. Please purge your inventory of product materials. No applications dated after 6/30/07 will be accepted.
- July 21** Last day CareDirections Simplicity[®] applications dated through June will be accepted.

It's time to get on board with Simplicityⁱⁱ...Leading the Evolution.

For the latest news and information, commission reports, application tracking, and more, visit the Agent Web site:

www.MedAmericaLTC.com