

**You just  
send me  
a check?**

**Simplicity<sup>ii</sup> gives you the flexibility  
you need to keep your life on track.**

**Yes!**

**Because your employer recognizes your risk of needing long term care, you are being offered long term care insurance as a new employee benefit. Simplicity<sup>ii</sup> is affordable long term care protection that's uniquely suited to the needs of working-age adults.**

*A message from your employer and MedAmerica about an important new employee benefit: long term care insurance.*

## The benefits of cash...

Simplicity is about getting the care you need, the way you want, without the hassle of complicated policy language, inflexible service restrictions, or a ton of rules. Simplicity is cash, with all the freedom and flexibility cash affords. Whether you want to pay a nurse or your niece to care for you, you're covered. Whether you want care at home in Cleveland or at home in Cancun, you're covered. As long as you're eligible and need care, with Simplicity you'll have the security of a Cash Benefit Account paid out in a monthly cash benefit. It's just that straightforward.

## ...it doesn't get simpler than that.

Simplicity also gives you the financial flexibility to maintain your family's everyday lifestyle. There's no need to juggle care expenses with monthly living expenses—with Simplicity, you'll get your cash up front. And for the relatively small investment of your premiums, you can receive outstanding value in the form of monthly cash benefits when you need care.

## It's a simple choice to make...

Your opportunity to enroll in Simplicity is coming soon—and the process is as simple as the coverage itself. All you'll need to do is:

- **Select a cash benefit account that's right for you.**
- **Decide when you'd like your benefits to begin.**
- **Choose your monthly cash benefit.**
- **Answer a few questions.**

## ...so make it today.

Anyone's life can change in an instant, but you can feel secure knowing you have a solid financial plan that includes long term care insurance. Enrolling today gives you that peace of mind, while taking advantage of your employer group's favorable underwriting and rates. Enroll today and you'll also enjoy the benefit of the lower premiums for your age.

## The time is now.

*Contact your MedAmerica representative or benefits administrator, and start protecting the life you live today in case your life changes on a dime tomorrow.*

**MEDAmerica**

An Excellus Company

**MedAmerica Insurance Company**

Home Office: Pittsburgh, PA

**MedAmerica Insurance Company of New York**

Home Office: Rochester, NY

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