MEDAmerica INSURANCE COMPANY
An Excellus Company Home Office: Pittsburgh, PA

Simplicity[ii]SM

SIMPLICITY[ii] PLAN OVERVIEW

CASH BENEFIT ACCOUNT

The **Cash Benefit Account** is the total amount of dollars payable under the policy, and is the Lifetime Maximum. The **Monthly Cash Benefit** is the amount you will receive in a single month for Community or Facility Care. Begin by choosing your Cash Benefit Account and one Monthly Cash Benefit that is right for you. If you wish, you can increase the amount you will receive in a single month for Facility Care by selecting the **Enhanced Facility Benefit** (available at additional cost) that corresponds with the Monthly Cash Benefit you selected.

CASH BENEFIT ACCOUNT OPTIONS

$100,000	**MONTHLY CASH BENEFIT** *(2 OPTIONS)* → **Choose:**	a. $1,500	b. $3,000*		
	***(Optional)* Enhanced Facility Benefit**	$2,000	$4,000		
$200,000	**MONTHLY CASH BENEFIT** *(4 OPTIONS)* → **Choose:**	a. $1,500	b. $3,000	c. $4,500	d. $6,000*
	***(Optional)* Enhanced Facility Benefit**	$2,000	$4,000	$6,000	$8,000
$300,000	**MONTHLY CASH BENEFIT** *(4 OPTIONS)* → **Choose:**	a. $3,000	b. $4,500	c. $6,000	d. $7,500
	***(Optional)* Enhanced Facility Benefit**	$4,000	$6,000	$8,000	Not Applicable
$500,000	**MONTHLY CASH BENEFIT** *(3 OPTIONS)* → **Choose:**	a. $4,500	b. $6,000	c. $9,000	
	***(Optional)* Enhanced Facility Benefit**	$6,000	$8,000	Not Applicable	

* Shared Care Rider is not available with these combinations.

ELIMINATION/BENEFIT WAITING PERIOD (EP)

The **Elimination/Benefit Waiting Period** is the number of calendar days you choose to wait after you are determined chronically ill before your Benefits are payable.
Options include: 30 days • 60 days • 90 days • 180 days

PAYMENT OPTIONS

You can pay premiums each year for life, pay up in a shorter period of time, or pay up by a certain age.
Options include: Lifetime (Policy SPL2-336-TX) • **10 Pay** (Policy LPSPL2-336-TX)
Paid Up at Age 65 (Not available after age 54) (Policy SPL2-336-TX)

OPTIONAL RIDERS AVAILABLE AT ADDITIONAL COST

INFLATION/ BENEFIT INCREASE

If you choose to add an **Inflation/Benefit Increase Rider** to your policy, you can increase your Cash Benefit Account and Monthly Cash Benefit to protect against the anticipated increases in the cost of long term care.
Options include: 5% Compound: No Max *(Must be rejected before another option is selected.)*
None • 5% Simple • 3% Compound: No Max • 5% Compound: 2X Max

REFUND OF PREMIUM OPTIONS

The **Shortened Benefit Period** assures that any premiums paid are available to use as benefits even if your policy lapses after being in force for at least 3 years. **Refund of Premium** (refund of premiums minus benefits paid) and **Full Refund of Premium** (refund of all premiums regardless of benefits paid) options guarantee premiums paid will be refunded in the event of your death.

RESTORATION OF BENEFITS

If a period of 180 days elapses in which you are not chronically ill, we will restore your policy's Cash Benefit Account to what it would have been had no benefits been paid.

JOINT BENEFITS
Care Partners can share benefits when both purchase these riders.

Survivor Benefit: If this rider has been in effect for 10 years and one Care Partner dies, the remaining Care Partner pays no further premiums.
Shared Care: If you exhaust your Cash Benefit Account you can, with your Care Partner's consent, use their Cash Benefit Account. Partners must reserve at least 24 months of benefits on the other's policy. If one Care Partner dies, the survivor assumes the deceased's remaining Cash Benefit Account as long as appropriate premiums are paid. Both Care Partners must purchase identical benefits.
Shared Waiver: When the premiums are waived for on Care Partner, they are waived for both.

Options and Riders vary by state. Please consult your accompanying Outline of Coverage.