



MEDAmerica
INSURANCE COMPANY OF NEW YORK
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Plan Overview

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Long-Term Care Insurance

the
caring
part of your
retirement plan.

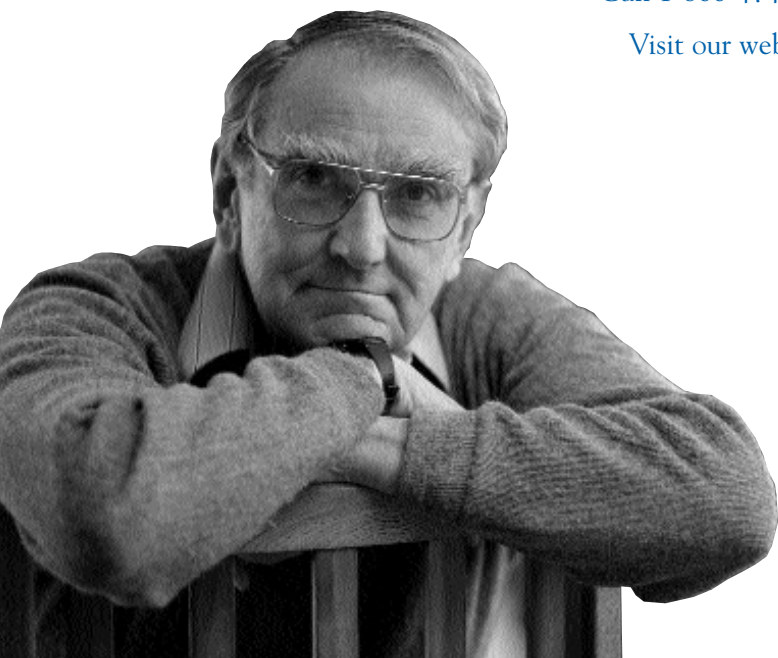


This Plan Overview highlights your NYPERL long-term care insurance plan.
Payment of Benefits for Qualified Long-Term Care Services subject to Benefit Eligibility,
Terms and Conditions.

For additional details please also review our Group Outline of Coverage.
Benefits may vary by state.

For instructions on enrollment, refer to enrollment materials enclosed in your enrollment kit.
Our Customer Service Specialists are available to answer any questions you might have.
Call 1-866-474-LTCI (5824) Toll Free

Visit our web site www.nyperl.net



New York State Public Employee and Retiree Long-Term Care Insurance Plan Overview

This Plan Overview provides a side-by-side comparison of the two insurance plans available through NYPERL. Both are leading-edge plans with comprehensive coverage in a variety of care settings.

Private insurance for long-term care allows you to transfer the risk of paying for long-term care services from yourself to the insurance company. With insurance covering the cost of long-term care services, you should not have to use your assets as the primary source to pay for long-term care services.

NYPERL offers two excellent insurance plans:

- Care Directions[®]Premier – New York State Partnership for Long-Term Care
- Care Directions[®]Premier

Both plans provide benefits for covered services by a(n):

- ★ Nursing Facility
- ★ Home Health Care Agency
- ★ Adult Day Care Center
- ★ Assisted Living Facility
- ★ Hospital Long-Term Care Unit
- ★ Hospice Program

The New York State Partnership for Long-Term Care links private long-term care insurance with Medicaid to help New Yorkers prepare financially for the possibility of needing nursing home or home care. The Partnership allows New Yorkers to protect their assets while remaining eligible for Medicaid if their long-term care needs exceed the period covered by their private insurance policy.

When you have received benefits for covered services for the required Benefit Period, you become eligible to apply for Medicaid Extended Coverage without the need for asset depletion or total dependency on Medicaid.

Medicaid Extended Coverage requires you to:

- ★ be a resident of New York at the time that you apply for Medicaid Extended Coverage
- ★ meet the Medicaid rules for eligibility based on your countable gross income only, excluding your assets
- ★ contribute your income towards the cost of your care according to Medicaid rules

The Medicaid program then provides continued coverage (to New York residents only) against the costs of extended-care situations without requiring depletion of assets.

Information on both Care Directions Premier and Care Directions Premier New York State Partnership are included in your enrollment materials. Also visit www.nyperl.net or call Customer Service, 1-866-474-LTCI (5824) toll free.



Daily Benefit Amount

This is the maximum amount per day your plan will pay for all covered benefits. If you purchase inflation protection, your plan benefits will increase over time.

Nursing Facility, Assisted Living Facility, Respite Care, Hospice Program and Bed Reservation:

* \$100 * \$150 * \$180 * \$250

Home Care and Adult Day Care (60% of Nursing Facility Benefit):

* \$60 * \$90 * \$108 * \$150

Nursing Facility, Alternate Care, Respite Care, Hospice Program, Bed Reservation, and Care Management:

* \$148¹ * \$180 * \$250

¹(\$148 available if you enroll by 12/31/01 or \$155 if you enroll between 1/1/02 and 12/31/02)

Home Care, Assisted Living Facility and Adult Day Care (50% of Nursing Facility Benefit)

* \$74² * \$90 * \$125

²(\$74 available if you enroll by 12/31/01 or \$77.50 if you enroll between 1/1/02 and 12/31/02)

Lifetime Benefit Amount

Your Lifetime Benefit Amount ("Pool of Money") is determined by multiplying a Daily Benefit Amount by the Benefit Period.

Daily Benefit Amount	Benefit Period		
	1095 days (3 Years)	1825 Days (5 Years)	Unlimited
\$100	\$109,500	\$182,500	Unlimited
\$150	\$164,250	\$273,750	Unlimited
\$180	\$197,100	\$328,500	Unlimited
\$250	\$273,750	\$456,250	Unlimited

Daily Benefit Amount	Benefit Period
	1095 days (3 Years)
\$148	\$162,060
\$180	\$197,100
\$250	\$273,750

Your Care Directions Premier Partnership Benefit Period is 1,095 days (3 years).

Benefits paid for covered services are deducted from the Benefit Period:

- * One day is deducted for each day of Nursing Facility Care, Respite Care or Alternate Care, Hospice Care, Bed Reservation or Care Management and
- * One-half day for each day of Home Care, Assisted Living Facility, or Adult Day Care.

Your Benefit Period is extended if the actual benefits paid are less than the Daily Benefit Amounts set for covered services.

Inflation Protection

Inflation Protection protects the value of the coverage you buy today to offset future increases in the costs of long-term care services.

Compound Inflation Protection increases your Lifetime Benefit Amount and Daily Benefit Amount by 5% each year (compounded annually) for as long as you have coverage.

If you do not choose to buy Compound Inflation, every three years MedAmerica will offer you the option to buy additional coverage. This offer (Guaranteed Purchase Benefit Option) will give you the option to increase your Lifetime Benefit Amount and Daily Benefit Amount without proof of insurability. Additional premiums for this increase in benefits are based on your attained age at the time your coverage is increased. (See the Outline of Coverage for more information.)

Compound Inflation Protection (mandatory for Ages 18 through 79) increases your Lifetime Benefit Amount and Daily Benefit Amount by 5% each year (compounded annually) for as long as you have coverage.

Payment Options

In addition to Lifetime payment, NYPERL offers a 10-year paid-in-full payment term. This option is particularly appealing because it allows for premiums to be paid during years of wage earning and for a limited period of time. Once policies are paid in full, coverage cannot lapse.

Optional Rider

Spousal Benefit Transfer Rider

This benefit is available to eligibles and their spouses/domestic partners when both are issued identical coverage.

- * If either spouse uses their total Lifetime Benefit Amount and still needs care, benefits can be transferred to extend benefits when they're needed most.
- * Upon the death of a spouse, unused benefits are simply transferred to the surviving spouse.
- * Premium payments on the inherited benefits are no longer required.

No Rider Available



Alternate Care

We may pay for alternate qualified long-term care services that are medically acceptable, cost effective and agreed to by you and by us.

You may receive coverage for long-term care services provided in a hospital setting while you are waiting for access to a Nursing Facility or Home Care Services.

Bed Reservation

We will pay to reserve your Nursing Facility, Hospice Care Facility or Assisted Living Facility bed if you are temporarily hospitalized.

* up to 21 days per calendar year

* up to 20 days per calendar year

Respite Care

We will pay for Respite Care services to provide temporary care for you while your regular caregiver in your home takes a brief rest. The Elimination Period does not apply to this Benefit.

* up to 21 days per calendar year

* up to 14 days per calendar year

Consultation – Care Management Services

Not Available

This Benefit, equal in value to two (2) covered Nursing Home days per calendar year, provides you with the option to utilize the consultation services of a Licensed Health Care Practitioner of your choice, in addition to the optional benefit planning services provided by our Personal Care Advisors.

Consultation Services may provide you with assistance and advice in choosing and applying for long-term care services. This may include services such as providing information about coverage and potential long-term care resources. Your Elimination Period does not apply to this Benefit.

Caregiver Training

We will pay a Lifetime Maximum of up to \$500 for professional home care training for you or a person designated by you to assist with Activities of Daily Living and the use and care of supportive equipment or disposable medical aids. Benefits paid for this coverage will not be deducted from your Lifetime Benefit Amount, and not be subject to the Elimination Period.

Not Available

Transition Benefit

We will reimburse you, up to a Lifetime Maximum of five (5) times your Daily Benefit Amount, for expenses you pay for the rental, lease or purchase of supportive equipment such as emergency response systems, durable medical equipment and home modifications.

Not Available

The Elimination Period does not apply to this Benefit and Benefits paid for this coverage will not be deducted from your Lifetime Benefit Amount.



Hospice Program

Coverage is provided for Hospice Program services if you are terminally ill. These services may be provided in a Nursing Facility, an Assisted Living Facility or in your home. The Elimination Period does not apply to this Benefit.

Lifetime Elimination Period

Your 90 day once-in-a-lifetime Elimination Period is the number of days that your NYPERL plan does not pay for any covered services. This Elimination Period does not have to be consecutive days but must be accumulated within 365 days.

Benefit Planning

Our expert Personal Care Advisors may assist in defining your Plan of Care and arranging for long-term care services. This service is optional and does not reduce your Lifetime Benefit Amount.

Worldwide Coverage

Coverage is provided anywhere in the world.

Waiver of Premiums

Your premium payments will be waived on a monthly basis, starting on the first day you are certified as meeting Benefit Eligibility and you have satisfied the Lifetime Elimination Period. This premium waiver ends when you are no longer eligible for covered services under this policy for a period of 180 days.

Spousal Discount

A 10% premium reduction applies to each certificate when both spouses/domestic partners are insured.

Tax Qualification

This plan is designed to provide potential tax advantages. Please consult your tax advisor for more information.

Level Premiums

Your premium is based on your age at the time of enrollment.

Guaranteed Renewability

Your coverage continues as long as premiums are paid on time.

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