

NPUT *NEW PALTZ UNITED TEACHERS BENEFIT TRUST FUND*

SUMMARY PLAN DESCRIPTION
MEDAMERICA LONG TERM CARE

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Group Long-Term Care Insurance Benefits
Summary Booklet

Sponsored by, and administered on behalf of the members of:

NPUT
New Paltz United Teachers Benefit Trust

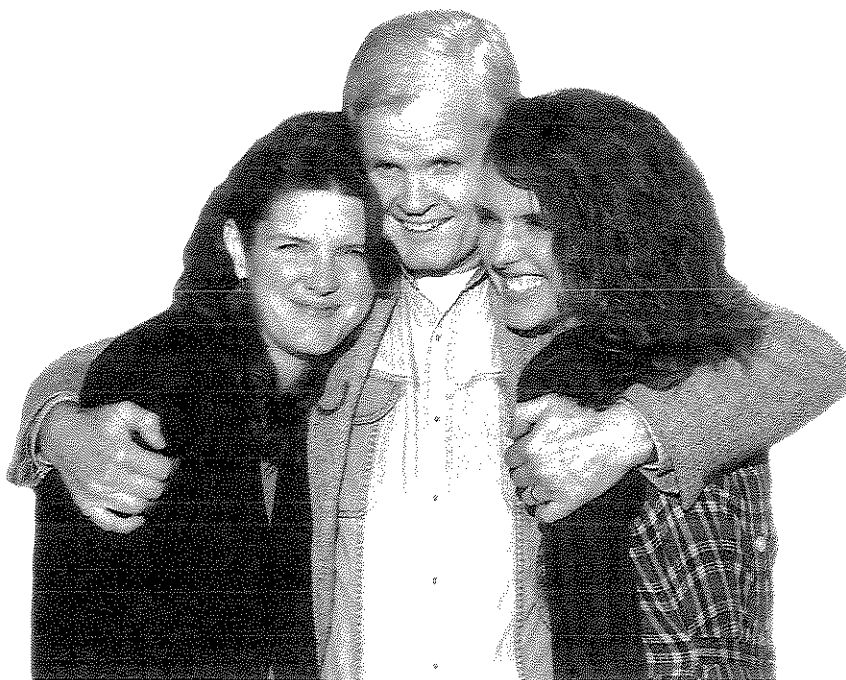
MEDAmerica

INSURANCE COMPANY OF NEW YORK

An Excellus Company

Home Office: Rochester, NY

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Rochester, New York 14647
Phone 1-800-544-0327
Fax (585) 238-3693



GRP11-363G-NPUT-1000

CARE DIRECTIONS[®] Premier

CareDirections[®] Premier is a tax-qualified group long-term care insurance program available to NPUT Benefit Trust members and their families covering long-term care services in a facility or at home:

- Nursing Facility
- Assisted Living Facility
- Adult Day Care
- Home Health Care Agency
- Hospice Program

Base Plan

The NPUT Benefit Trust will provide a base plan benefit for all active members. Retirees, members on leave and family members are also eligible to enroll, subject to plan guidelines.

Daily and Lifetime Benefit Amount-

("pool of money") determined by selecting Benefits Days and a Daily Benefit Amount

$$\begin{array}{l} \text{Pool of Money} = \text{Benefit Days} \times \text{Daily Benefit Amount} \\ \$73,100 = 730 \text{ days (2 yrs.)} \times \$100 / \text{day} \end{array}$$

Lifetime Elimination Period

- A 20-day once-in-a-lifetime Elimination Period, similar to a deductible.
- Elimination Period does not apply to Respite, Hospice, Caregiver Training, Family Member Assistance or Supportive Equipment Benefits.

Base Plan Options

All eligibles also have the option to purchase the benefits outlined below.

Daily and Lifetime Benefit Options - ("pool of money") determined by selecting Benefits Days and a Daily Benefit Amount.

- **\$120 / day:** (\$100 base + \$20 = \$120)

$$\begin{array}{l} \text{Pool of Money} = \text{Benefit Days} \times \text{Daily Benefit Amount} \\ \$87,600 = 730 \text{ days (2 yrs.)} \times \$120 / \text{day} \\ \$219,000 = 1825 \text{ days (5 yrs.)} \times \$120 / \text{day} \\ \text{Unlimited} = \text{For Life} \times \$120 / \text{day} \end{array}$$

- **\$220 / day:** (\$100 base + \$120 = \$220)

$$\begin{array}{l} \text{Pool of Money} = \text{Benefit Days} \times \text{Daily Benefit Amount} \\ \$160,600 = 730 \text{ days (2 yrs.)} \times \$220 / \text{day} \\ \$401,500 = 1825 \text{ days (5 yrs.)} \times \$220 / \text{day} \\ \text{Unlimited} = \text{For Life} \times \$220 / \text{day} \end{array}$$

Inflation Protection Option

- Simple Inflation
5% for 20 years
- Compound Inflation
5% for Life

Payment Plan Option

- 20-Year Paid-in-Full

Features— Group CareDirections Premier

Security and peace of mind for all levels of long-term care services.

Worldwide Coverage

- Coverage anywhere in the world.

Level Premiums

- Premium based on age at time of enrollment.

Guaranteed Renewability

- Coverage continues as long as premiums are paid on time.

Spousal Discount

- 10% premium reduction for each spouse when both spouses are issued coverage.

Waiver of Premiums

- Premium payments waived on a monthly basis, starting on the:
 - 1st day of policy-paid Benefits for Nursing Facility, Assisted Living Facility or Hospice program.
 - 91st day of policy-paid Benefits for Home Health Care or Adult Day Care.

Caregiver Training

- Professional home care training for assistance with Activities of Daily Living (ADLs) and use and care of supportive equipment or disposable medical aids.
- Lifetime Benefit Amount: 5x Daily Benefit Amount.
- No Elimination Period.

Family Member Assistance

- Care provided by a non-resident family member, up to 50% of your Daily Benefit Amount.
- Lifetime Benefit Amount: 30x Daily Benefit Amount.
- No Elimination Period.

Supportive Equipment

- Expenses to rent, lease or purchase Supportive Equipment.
- Lifetime Benefit Amount: \$5,000.
- No Elimination Period.

Benefit Planning

- Optional Benefit at no additional cost.
- Our expert Personal Care Advisors may assist in defining a Plan of Care and arranging for services.

Alternative Care

- Alternative medically acceptable, cost-effective Benefits may be provided.

Bed Reservation

- Up to 21 days to reserve Nursing or Assisted Living Facility bed if temporarily hospitalized.

Hospice Program

- Hospice Program services.
- No Elimination Period.

Respite Care

- Up to 21 days per calendar year.
- No Elimination Period.

NPUT Benefit Trust has selected MedAmerica Insurance Company of New York Long Term Care Insurance Company, a leading insurance company specializing in long-term care insurance, for its quality, comprehensive coverage and customer service.

MedAmerica Insurance Company of New York and MedAmerica Insurance Company are wholly owned subsidiaries of a \$4-billion not-for-profit company that finances and delivers health care to more than 2 million people and provides long-term care insurance across the nation.

MedAmerica, insurer of the New York State Public Employee and Retiree Long-Term Care Insurance Plan and other state plans, has been offering quality long-term care insurance to employer groups and individuals for 15 years. Recognized as an industry leader for our quality products, excellent service, strong financial position and above all, MedAmerica's total commitment to helping policyholders and their families when long-term care services are needed.

For additional details please also review the
Group Outline of Coverage

Payment of Benefits for Qualified Long-Term Care Services subject to Benefit Eligibility, Terms and Conditions.

For information on NPUT Benefit Trust sponsored benefits, please call or write:

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