

Flex 
Long Term Care Insurance

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MEDAmerica

An Excellus Company

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Home Office: Pittsburgh, PA

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LTCi | Benefits for
Associations

PRODUCER GUIDE

Marketing

One of the key factors to being successful with the Association Program is developing and implementing a marketing plan. AIMS will assist you with ideas that have worked well for other association agents around the country. With two decades of experience in association marketing, we have developed a system that removes the burden of marketing from agents and enables them to spend their time in the field.

Our system encompasses several areas of association marketing, including:

■ Obtaining Endorsements

Pre-approach letters are available for agents to send to associations. We can also provide customized color proposals and PowerPoints for meetings with association executives.

■ Agent-of-Record Protection

Importantly, AIMS provides agent-of-record status to the agent/agency that obtains an association's endorsement for MedAmerica Insurance Company's Long Term Care Program. This means that agents unaffiliated with the agent-of-record will not be permitted to offer the premium discounts or Modified Application Process to the association's members.

Marketing Materials

We have a variety of association marketing materials that have proven to be successful, including:

- Virtual marketing program (e-mails)
- Direct mail pieces
- Educational Websites
- Magazine inserts and advertisements
- Convention handouts
- Statement stuffers
- Seminar handouts
- Display boards for conventions
(Please notify AIMS well in advance to reserve a board, as their availability is limited.)

Eligible Associations

Please contact AIMS to discuss your proposed association before spending any considerable time working on obtaining the association's endorsement.

An Association must meet all of the following criteria:

- The Association is member based, not customer based
- The Association has been active for at least one year
- The Association has a constitution and/or by-laws and agrees to provide MedAmerica verification upon request
- The Association holds regular meetings with member voting privileges and has an assigned designee authorized by its membership or owner (e.g. president/ chairperson)
- The Association is organized for purposes other than the purchase of insurance

If these requirements are met, this program is available to associations with as few as **500 members**. However, associations that have fewer than 500 members may be eligible for this program. Please contact AIMS to discuss.

The association must agree to cooperate with the agent and promote awareness and participation among its members.

Procedure to Obtain Approval

Agents must contact AIMS and provide information regarding their proposed association account. This information will be discussed in detail to determine the viability of the prospective organization. Once it is determined that the association and the marketing plan are acceptable, the following items should be submitted to AIMS:

1. **Association Request Form**,
2. **Endorsement Letter on the Association's Letterhead**, and
3. **Marketing Plan** detailing how the association program will be promoted, how the members will be contacted, business solicitation methods, and timetables.

Once the association has been approved by **MedAmerica**, the agent will receive an acknowledgement form from AIMS. This form must be signed by the agent-of-record and returned before any marketing materials can be printed.

Eligible Applicants

In addition to members of the association, this program may be offered to Spouses/Domestic Partners of members and the member's or Spouse/Domestic Partner's:

- Parents
- Brothers/Sisters*
- Aunts/Uncles
- Grandparents
- Children age 18+

Eligible family members may apply even if the association member does not. If an association member is an employer, the employees (treated as members), retirees, and their eligible extended family members will be eligible for the benefits of this program.

*Eligibility may vary by state.

PREMIUM DISCOUNTS

Regardless of age or employment status, all eligible applicants will receive the **10% Association Discount off the Standard Rate**.

Additional Discounts

- Additional discounts are available for applicants with a Spouse/Domestic Partner.

Production Requirements

Production requirements are determined by the size of the association. The number of members should be noted on the Association Request Form.

PRODUCTION REQUIREMENTS	
Members	Participation
500 - 1,000	25
1,000 - 5,000	50
5,000 - 10,000	75
Above 10,000	100

Note: All applications submitted apply toward production requirements, regardless if they are members or eligible extended family members.

Underwriting Requirements

- The Association Program offers a Modified Application Process (MAP).
- MAP consist of health questions in section A, B, and C of the application.
- Requires PHI to obtain health history for determining further underwriting requirements.