

February 24, 2006

Dear MCC Faculty and Staff:

I am pleased to announce an open enrollment for Long Term Care (LTC) insurance. This benefit is offered on a voluntary basis and available to employees, retirees, and their family members. LTC insurance is an important component of your health benefits, and a critical element in any financial plan.

MedAmerica Insurance Company of New York is the College's insurer. MedAmerica is a leading LTC insurer in the marketplace and was selected for its financial stability and commitment to customer service. Our new LTC product, CareDirections Simplicity, is different from our initial offering in 2003. CareDirections Premier, offered originally, is no longer available for purchase, but its benefits may be supplemented by CareDirections Simplicity.

Simplicity is designed to be a tax-qualified cash product delivering high-quality coverage and exceptional peace of mind. With Simplicity, the insured receives the monthly cash benefit selected, and may use it to choose the type of care needed, from whomever, and from where ever desired. If you presently have Premier coverage, you may purchase the Simplicity to complement your existing benefits; thereby, increasing your flexibility, total benefit amount, and care options.

Our open enrollment period for Simplicity is March 15, 2006 to May 15, 2006. During this period, active full time employees may take advantage of simplified underwriting, which requires answering a few medical questions to qualify for coverage. If you decide to participate after the open enrollment concludes, full medical underwriting will be required.

During the coming weeks, you will receive additional information about Simplicity. MedAmerica representatives will be available to answer questions at the educational seminars outlined below. All seminars will be held in the Empire Room.

March 16, 2006	March 22, 2006
9:30 – 10:30 am	10:00 – 11:00 am
1:00 – 2:00 pm	Noon - 1:00 pm
7:00 – 8:00 pm	2:00 – 3:00 pm

For more information, you may also call Bob Burke, Long Term Care insurance agent, at 415-2269.

The risk of needing Long Term Care is very real, and I hope you will consider taking advantage of this opportunity to learn about Simplicity benefits and its affordable cost.

Sincerely,

Dr. Sherry D. Ralston
Director, Human Resources