



News Release

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LifePlans, Inc. Announces Innovative Approach to Detect Mild Cognitive Impairment and Early Alzheimer's Disease

Waltham, MA, March 28, 2005—LifePlans, Inc., a leader in the field of long-term care risk management, in partnership with Medical Care Corporation, announced the results of a validation study of a new technology designed to identify individuals at the very earliest stages of cognitive decline. In response to growing industry concerns regarding dementia claims, the Enhanced Mental Skills Test (EMST), was developed to screen individuals for early memory loss and differentiate deficits caused by treatable impairments from those attributable to degenerative disorders such as early stage Alzheimer's disease. This is a great step forward for insurers managing or selling coverage and services to adult populations, self-funded plans and the government marketplace.

The validation study was conducted over a six-month period and included the assessment of over 800 applicants for long-term care insurance. Assessments were performed by some of the company's 5,000 contracted and trained registered nurses. The EMST is now being offered to LifePlans clients', and thousands of individuals have already been evaluated. Marc Cohen, President of LifePlans, stated: "We rigorously evaluate every new technology because our clients rely on us as experts in the management of long-term care risk for insurance applicants and policyholders. The EMST is perfectly suited to discriminate mild cognitive impairment from normal aging, which solves a major problem for the industry and presents new opportunities for organizations working with or managing adult populations. We are pleased to provide an empirically based system for assessing the insurability of applicants and for managing policyholders to ensure that people begin treatment early enough to be effective. The accuracy and sensitivity of this system is a win for our clients and their customers. "

About LifePlans, Inc.

Founded in 1986, LifePlans is recognized as the leader in the field of long-term care (LTC) risk management, providing a variety of innovative products to insurers and other LTC-focused businesses. Since its inception, LifePlans has lead the industry in developing, validating and marketing emerging risk management technologies and

currently has long-standing contracts with all of the top insurance companies in the LTC sector. Given the company's depth of experience and knowledge, LifePlans' products are specifically tailored to meet the operational, marketing, and risk objectives of its varied customer base. Additional information about the company is available at www.LifePlansinc.com.

About Medical Care Corporation

Medical Care Corporation (MCC) specializes in the development of medical technologies that enable healthcare providers to deliver improved levels of care in the field of dementia. MCC's electronic Dementia Care System gathers, organizes, and synthesizes patient and treatment information so that healthcare providers are equipped to provide care at the highest possible level. The company is also a leader in communicating the value of prevention and early detection to patients and caregivers through its website and educational materials. Additional information about the company is available at two websites: Health care providers: www.mccare.com; Patients and Caregivers: www.preventad.com