

# Medico's Medicare Supplement Policies

# Today's Topics

- Who is Medico?
- Overview of the Medico Information Center (MIC)
- Overview of our Medicare Supplement Product
  - The Basics
  - Availability
  - Competitive Information
  - RSP
  - Cross Selling

# Who Is Medico?

Medico Insurance Company, part of Medico Group, began operations in 1930. We offer quality health and life insurance products to Americans nationwide.

Today, Medico Insurance Company continues a proud tradition of service to our customers.

Our Home Office is located in the heart of the U.S., in Omaha, Nebraska. When you call our number, people answer the phone, people who understand your questions and are anxious to help you find solutions.

For more information about  
Medico Insurance Company  
and Medico Group,  
visit [www.gomedico.com](http://www.gomedico.com).

# The Medico Way

- The way insurance should be
- Our Client Services Department includes
  - Claims
  - Policyholder Services
- Turn around time for claims processing is 7-10 working days
  - 95% of all claims are handled electronically.
  - 99.9% accuracy on Claims Handling
- Our Agent Services Department is available to answer any questions you may have
  - Turn around time on contracting paperwork is 7-10 business days
- Our Underwriting staff is experienced with over 100 years of combined underwriting service
  - Application turnaround time – less than 1 week

## Phone Numbers

### Client Services

- 1-800-228-6080

### Agent Services

- 1-800-547-2401

### Underwriting Hotline

- 1-800-626-2068

Our Agent Website

# Medico Information Center (MIC)

- <https://MIC.gomedico.com>
- MIC offers a wealth of useful information
- The home page is your 'dash board'
- MIC was built to make your work with Medico fast, simple and predictable.

# Getting Started with MIC

- Login to <https://mic.gomedico.com>
  - Login information is mailed to you from Agent Services
  - If you do not have it, call 1.800.547.2401
- Home Page - attention items, bulletins, news stories, application status updates, etc.

# Login Page

MIC Login - Windows Internet Explorer


https://mic.gomedico.com/login/login.htm

Convert Select

MIC Login

Live Search

Home RSS Print Page Tools



## » Medico Information Center Login

User name:

Password:

**Self-Managed Registration Links**

- Register Now**
  - [Distributor Registration](#)
  - [Solicitor Registration](#)
- Forgot Password?**
  - [Define a new password](#)
- Forgot User Name?**
  - [Distributors find your user name](#)
  - [Solicitors find your user name](#)
- Need Help?**
  - [Contact Agent Services at \(800\) 547-2401](#)

Done

Local intranet

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# Home Page

Medico Information Center-Home - Windows Internet Explorer

https://mic.gomedico.com/micweb/mgrImpersonate.action

Live Search

Convert Select

Medico Information Center-Home

Page Tools



Search Text

Support | Logout

- Home
- Product Info
- My Business
- My Agency
- Commissions
- MIC Management
- Home Office

Impersonate A Manager

Rate It!

Products

Supply Order

#### Information Links

New version of the Distributor's Manual is available

Advertising questions? Check out our Guidelines and Request form

Order Tri-fold Brochure holder from Supply Items List

#### Bulletins

Click on a bulletin header to view the PDF document.

#### July 12, 2011

OH - 2011 Med Supp Rate Increase for A20 Series

#### July 7, 2011

LA - Revised Forms, Optional Outline for DVA18-3

IN - 2011 Med Supp Rate Increase for A21 Series

#### June 29, 2011

KS - Advertising Brochure/ADP for A20 Med Supp Policy

#### June 21, 2011

GA - Advertising Brochures/ADP for A20 Med Supp Policy

CA - Universal Reinstatement Application

#### June 17, 2011

Welcome, Bryan Gelecki

#### Attention!

**Rate Quoting:** Have you been using the Medico Rate Quoting engine on the MIC website? Rate quoting is available for ALL Medico products including the FIRST DIAGNOSIS CANCER POLICY. Check it out today!

**New State Approvals** ARIZONA & FLORIDA have approved our Dental, Vision & Hearing plan! Get started in AZ & FL right now. To get supplies to sell our DVH simply follow this link to the Products Page. Our DVH product is currently available in 40 states. Click here to go to the products page to get the forms you need!

**Exhibiting at a tradeshow?** Medico has two Dental, Vision &

**Stay In Contact:** Please ensure that we have your current email

#### News

Marathon Promotion Program: Rules and FAQ's  
January 31, 2011

#### Production Summary

##### Monthly Annualized Production as of 07/12/2011

H&A	\$0.00
Life	\$0.00
<b>Total:</b>	<b>\$0.00</b>

##### Annualized Production Last Month

H&A	\$0.00
Life	\$0.00
<b>Total:</b>	<b>\$0.00</b>

##### Annualized Production YTD (Last Month)

H&A	\$0.00
Life	\$0.00
<b>Total:</b>	<b>\$0.00</b>

For more information click here.

Done, but with errors on page.

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# Upload Your New Business

- Application Upload
  - Yes, you can upload your new business directly to us & we'll send you an email confirmation
  - It is fast and simple
  - Click the check box to get email confirmation of the successful upload of your files
  - Come back often to check the status of your new business right on the website

# Application Upload Page

Application Upload - Windows Internet Explorer

https://mic.gomedico.com/micweb/applicationUploadHome.action

Live Search

Convert Select

Application Upload

Page Tools



Search Text

Support | Logout

Home Product Info My Business My Agency Commissions MIC Management Home Office

Rating Products Marketing Materials Supply Orders

## Applications Menu

Application Status

Application Upload

Home > MyDesk > Applications > Application Upload

## » Application Upload

### File Selection:

Add one or more files to upload. Click on "Browse" to select a file on your computer. Reminder: Include a New Business Transmittal Form with any applications you upload.

### An explanation:

Add an optional note to explain the contents of the file(s) you are uploading:

### Email confirmation:

Send me an email to confirm the successful upload of the file(s)

Email address:

(Verify your email address. You will not be notified if the address is invalid.)

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[HIPAA Privacy Notices & Forms](#)

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https://mic.gomedico.com/micweb/applicationUploadHome.action

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# Application Status

- Check the status of your new business
- Generate new business status reports

# Application Status Reports

Applications | Medico Information Center - Windows Internet Explorer

https://mic.gomedico.com/micweb/applicationReportsHome.action Live Search

Convert Select Applications | Medico Information Center



Search Text

[Support](#) | [Logout](#)

[Home](#) | [Product Info](#) | [My Business](#) | [My Agency](#) | [Commissions](#) | [MIC Management](#) | [Home Office](#)

[Rating](#) | [Products](#) | [Marketing Materials](#) | [Supply Orders](#)

## Applications Menu

- Application Status
- Application Upload

[Home](#) » [My Business](#) » [Applications](#) » Application Status

## » Application Status Reports

Distributor:

Application Status:

View:

Last Name:

[Get Printable Report](#)

[Download Excel File](#)

Application Report for: Distributor: AAJ456 Status: All Last Name:

Policy Number	Policy Type	First Name	Last Name	Agent	Application Date	Status	Last Action
No records found.							

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# Get Rates Here

- Medico has rate quoting technology for the following products:
  - Dental, Vision & Hearing
  - Medicare Supplement
  - Recovery Care Platinum
  - First Diagnosis Cancer
  - Whole Life
  - Indemnity

# Rate Quoting Page

Rate Quotes - Windows Internet Explorer

https://mic.gomedico.com/micweb/rateQuote.action

Live Search

Convert Select

Rate Quotes

Page Tools



Search Text

Support | Logout

Home Product Info My Business My Agency Commissions MIC Management Home Office

Rating Products Marketing Materials Supply Orders

## Rating Menu

- Medicare Supplement
- Dental, Vision & Hearing
- Recovery Care Platinum
- First Diag. Cancer Policy
- Final Expense
- Indemnity Benefit

Home > Rating

## » Medicare Supplement Policy Rate Quoting Process

### Applicant data

State :

Zip code of residence :

Age when issued :  Years old

Sex :  Male  Female

### Plan data

Plan type :

Option :  Standard  Preferred

Submit

Reset

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[Contact Us](#)

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Error on page.

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# Products Page

- All products offered by Medico are listed on this page along with all the states we are selling those products in.
  - To view/print forms for products/approved advertising click on “Approved”
  - To access your personalized Dental, Vision & Hearing Online Application Link, click on “Online App”

# Products Page

Products - Windows Internet Explorer  
 https://mic.gomedico.com/micweb/products.action?mode=Product  
 Live Search  
 Products



Search Text   
[Support](#) | [Logout](#)

- Home
  - Product Info
  - My Business
  - My Agency
  - Commissions
  - MIC Management
  - Home Office
- Rating | [Products](#) | [Marketing Materials](#) | [Supply Orders](#)

Home » MyDesk » Products

## » Product Availability Matrix

Click on "Approved" to view Product Documents

State	Dental, Vision And Hearing Policy	Dental, Vision And Hearing Policy	Medicare Supplement	Final Expense	Recovery Care Platinum	Indemnity Benefit Policy	First Diagnosis Cancer Policy	Are You Appointed?
Alabama	Approved * On-line Appl.				Approved *		Approved *	No
Alaska	Approved *							No
Arizona		Approved * On-line Appl.	Approved *		Approved *		Approved *	No
Arkansas	Approved On-line Appl.		Approved	Approved	Approved	Approved	Approved	Yes
Colorado	Approved * On-line Appl.		Approved *	Approved *	Approved *		Approved *	No
Delaware	Approved * On-line Appl.				Approved *			No
District of Columbia	Approved * On-line Appl.							No
Florida		Approved * On-line Appl.						No
Georgia	Approved * On-line Appl.		Approved *		Approved *			No
Hawaii	Approved * On-line Appl.							No
Idaho	Approved * On-line Appl.		Approved *	Approved *	Approved *		Pending	No
Illinois	Approved *		Approved *	Approved *	Approved *		Approved *	No
Indiana	Approved * On-line Appl.		Approved *		Approved *	Approved *	Approved *	No
Iowa	Approved * On-line Appl.		Approved *	Approved *	Approved *	Approved *	Approved *	No
Kansas	Approved * On-line Appl.		Approved *				Approved *	No
Kentucky	Approved * On-line Appl.		Approved *	Approved *	Approved *	Approved *	Approved *	No
Louisiana	Approved * On-line Appl.			Pending	Approved *	Approved *	Approved *	No
Maine	Approved *				Approved *			No
Michigan	Approved * On-line Appl.		Approved *		Approved *	Approved *	Approved *	No
Mississippi	Approved * On-line Appl.				Approved *			No



# Approved Forms

Product Documents - Windows Internet Explorer

https://mic.gomedico.com/micweb/productDocuments.action?stateName=Colorado&productIndex=0

Live Search

Convert Select

Product Documents

Page Tools



Search Text

Support | Logout

Home Product Info My Business My Agency Commissions MIC Management Home Office

Rating Products Marketing Materials Supply Orders

Home > My Desk > Products > Documents

## » Product Documents

Dental, Vision And Hearing Policy | Colorado | Medico® Insurance Company  
 \*\* Your commission schedule is not set up for this state.

Form	Version	Category	Description
MI9F-4331-3	04302010	Outlines	Outline, DVH-A18, Control
MI9F-077	02152010	Agency Miscellaneous	New BusinessTransmittal MIC
+ ADPA18(CO)-3	01052011	Booklets	Advertising Samples Approved for Agent/Consumer CO
+ PP-DVH-CO	02222011	Booklets	Pocket Packet, DVH- A18, CO
INSMIA18(CO)-3	02222011	Forms	Instruction Sheet, DVH-A18, CO
MI9F-4337-3	09272010	Forms	Benefit Description, DVH-A18
MI9F-4351-3	11092010	Forms	On-Line Application Instructions for A18-3
MI9F-4400	11232010	Forms	Automatic Bank Withdrawal Notice to Policyholder
MEDICARE BUYERS GUIDE	01012011	Guides	CHOOSING A MEDIGAP POLICY MED-LP
MI9F-1060(CO)	11112010	Replacements	Replacement Form MIC CO
RGA18-60-3	07122010	Rates	Rates, DVH-A18
MI-DVA18(CO)-3SP	11112010	Specimen Package	Specimen Package, DVH-A18, CO
ADV TRI HOLDER	06162009	Advertising	Holder for Trifolds for Display Purposes

+/- Click to expand/contract document packet

Individual Medicare Supplement Mippa | Colorado | Medico® Insurance Company  
 \*\* Your commission schedule is not set up for this state.

Form	Version	Category	Description
ADVMA20(CO)-M	12062010	Brochures	Brochure, Med Supp-A20, CO
ADVMA20(TRI)CO-M	12062010	Brochures	Trifold Brochure, Med Supp-A20, CO
MI9F-4363(CO)-M	01012011	Outlines	Outline, Med Supp--A20, CO
+ ADPA20(CO)-M	01202011	Booklets	Advertising Samples ,Agent/Consumer (Plans M & N), CO
+ APPMIA20(CO)-M	12092010	Booklets	Application Booklet, Med Supp-A20, CO
INSMIA20(CO)-M	12082010	Forms	Instruction Sheet, Med Supp-A20, CO
MI9F-4400	11232010	Forms	Automatic Bank Withdrawal Notice to Policyholder
MEDICARE BUYERS GUIDE	01012011	Guides	CHOOSING A MEDIGAP POLICY MED-LP
MI-MSA20A(CO)SP	09082010	Specimen Package	Specimen Package, Med Supp-A20, CO
MI-MSA20C(CO)SP	09082010	Specimen Package	Specimen Package, Med Supp-A20, CO
MI-MSA20C(CO)SP	09082010	Specimen Package	Specimen Package, Med Supp-A20, CO

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# Pre-Approved Advertising

Product Documents - Windows Internet Explorer

https://mic.gomedico.com/micweb/productDocuments.action?stateName=Colorado&productIndex=0

Live Search

Convert Select

Product Documents

Page Tools



Search Text

Support | Logout

Home Product Info My Business My Agency Commissions MIC Management Home Office

Rating Products Marketing Materials Supply Orders

Home > My Desk > Products > Documents

## » Product Documents

Dental, Vision And Hearing Policy | Colorado | Medico® Insurance Company  
 \*\* Your commission schedule is not set up for this state.

Form	Version	Category	Description
MI9F-4331-3	04302010	Outlines	Outline, DVH-A18, Control
MI9F-077	02152010	Agency Miscellaneous	New Business Transmittal MIC
- ADPA18(CO)-3	01052011	Booklets	Advertising Samples Approved for Agent/Consumer CO
ADVMIA18-3(CO)	01052011	Brochures	Brochure, DVH-A18, CO
ADVMIA18-3(TRI)CO	01052011	Brochures	Trifold Brochure, DVH-A18, CO
MI11F-501	02262009	Advertising	Consumer Flyer (Full Page), DVH-A18, Control
MI11F-502	02262009	Advertising	Consumer Flyer (Full Page), DVH-A18, Control
MI11F-507	03302009	Advertising	Agent Ad, DVH-A18, Recruiting, Control
MI11F-508	03302009	Advertising	Ad, (Consumer), DVH-A18, Important Family Asset
MI11F-509	03302009	Advertising	Agent Ad, DVH-A18, Recruiting
MI9F-4158	11042010	Advertising	Advertising and Logo Request Form
MI9F-4339	11052008	Advertising	Newspaper Ad-2.375 x 5.50 DVH-A18, Control
MI9F-4350	03302009	Advertising	Agent E-Mail, DVH-A18, Recruiting, Control
MI9F-4407	04212011	Advertising	Provider Form, DVH
+ PP-DVH-CO	02222011	Booklets	Pocket Packet, DVH- A18, CO
INSMIA18(CO)-3	02222011	Forms	Instruction Sheet, DVH-A18, CO
MI9F-4337-3	09272010	Forms	Benefit Description, DVH-A18
MI9F-4351-3	11092010	Forms	On-Line Application Instructions for A18-3
MI9F-4400	11232010	Forms	Automatic Bank Withdrawal Notice to Policyholder
MEDICARE BUYERS GUIDE	01012011	Guides	CHOOSING A MEDIGAP POLICY MED-LP
MI9F-1060(CO)	11112010	Replacements	Replacement Form MIC CO
RGA18-60-3	07122010	Rates	Rates, DVH-A18
MI-DVA18(CO)-3SP	11112010	Specimen Package	Specimen Package, DVH-A18, CO
ADV TRI HOLDER	06162009	Advertising	Holder for Trifolds for Display Purposes

+/- Click to expand/contract document packet

Individual Medicare Supplement Mippa | Colorado | Medico® Insurance Company  
 \*\* Your commission schedule is not set up for this state.

**ATTENTION:** Families who want to protect their finances.  
**THIS MAY HELP PROTECT YOUR LIFETIME SAVINGS!**



### First Diagnosis Cancer Insurance

Check Out Our Insurance Policy Features\*...  
 These are affordable insurance policies from Medico Insurance Company that could help you protect your personal savings from diminishing due to a cancer diagnosis.

- Affordable monthly rates
- Choose benefits to fit your budget & your needs
- Pays cash to the policyholder in one payment
- Simplified underwriting
- 10% Household Discount (not available in all states)
- Inflation benefit (MI-CAA29 only)
- No coordination of benefits
- Individually Issued to Ages 18-79
- Guaranteed Renewable

Call today for more information!

**Producer Name**

**(000) 000-0000**

www.website.com



**MEDICO**

**INSURANCE COMPANY**

Protecting Your Future Today®

151 S.S. 75th St., Omaha, NE 68124  
 1.800.228.6080 www.gomedico.com

Policy Forms MI-CAA28 & MI-CAA29. May not be available in all states.

\* For costs & further details of the coverage, including exclusions, any reduction or limitations & the terms under which the policy may be continued in force, see your producer or write to the company. THIS IS A LIMITED POLICY. This is a solicitation of insurance and a licensed producer may contact you.

MI9F-4391

04122010

## Approved Advertising is Available

- Agent or Consumer – can be customized
- Agent Recruiting Pieces
- Print Ads & Electronic Ads
- Stuffers

## WANT TO GIVE YOUR CLIENTS MORE CONTROL OVER THEIR HEALTHCARE?

With Medico's First Diagnosis Cancer Insurance Product  
 clients choose how to spend their cash benefit!

Policy Forms MI-CAA28 & MI-CAA29.

After a qualifying diagnosis, the cash benefit is paid directly to the policyholder.  
 More details:

- Low rates & high commission
- Policies do not coordinate benefits
- Cash payment goes directly to policyholder
- Inflation protection, 5% per year is available (MI-CAA29 only)
- 10% household discount (in most states)
- Individually Issued to Ages 18-79
- Guaranteed renewable
- No-hassle claim service
- Client chooses cash benefit at time of application:  
 \$10,000, \$15,000, \$20,000 or \$25,000
- Cash can be used in any way the client sees fit
- Cash payment covers expenses that other coverage may not

Call today for more information!



Agency Name

**(000) 000-0000**

www.website.com



**MEDICO**

**INSURANCE COMPANY**

Protecting Your Future Today®

MBF-4392

For Agent Use Only

04122010

## Introducing the all new First Diagnosis Cancer Insurance Policies

MI-CAA28 & MI-CAA29

from Medico Insurance Company.

1515 S. 75th St., Omaha, Nebraska 68124

1.800.228.6080 www.gomedico.com

- Policy pays cash directly to you in one lump sum
- Inflation benefit (MI-CAA29 only)
- Choose from different levels of Affordable Coverage
- Reasonable Rates
- No Coordination of Benefits
- 10% Household Discount (in most states)
- Individually issued to Ages 18-79
- Guaranteed Renewable

May not be available in all states. For costs and further details of the coverage, including exclusions, any reduction or limitations and the terms under which the policy may be continued in force, see your producer or write to the company. This is a solicitation of insurance and a licensed producer may contact you. THIS IS A LIMITED POLICY.

Contact [producer name],  
 authorized producer, at

**[000-000-0000]**

**[address].**

MI9F-4390

04122010



## To Request Customized Advertising:

Fill out and email form MI9F-4158

To access the advertisements online, go to:  
(<https://mic.gomedico.com/login/login.htm>)

- Use the login ID and password that were provided to you
- Click on the “**Agent Info**” tab
- Click on “**Products**” right below it
- Locate the product you want, and the state you are interested in advertising in and then click on “**Approved**”. *This opens to a list of all the state approved forms, along with categories and descriptions, that we have available for that product. Forms described as “**Advertising Samples**” in the description column will have a “+” next to them.*
- Click on the “+” and you’ll see a list of forms appear.
- Browse the available ad samples, choose what you’d like to use, then click on the “**Advertising & Logo Request Form**” in the list.
- Fill out this form, click the email button at the bottom (or save and email to [marketing@gomedico.com](mailto:marketing@gomedico.com))
- Medico will customize your ad as soon as the form is received in the Home Office. The ad will be sent back to you electronically.

## If you are diagnosed with cancer, your health insurance may only cover some of the cost. **How will you cover the rest?**

*This product offers a one-time cash benefit  
paid directly to the policyholder  
when first pathologically diagnosed with  
internal cancer or malignant melanoma.  
(Does not cover other types of skin cancer.)*

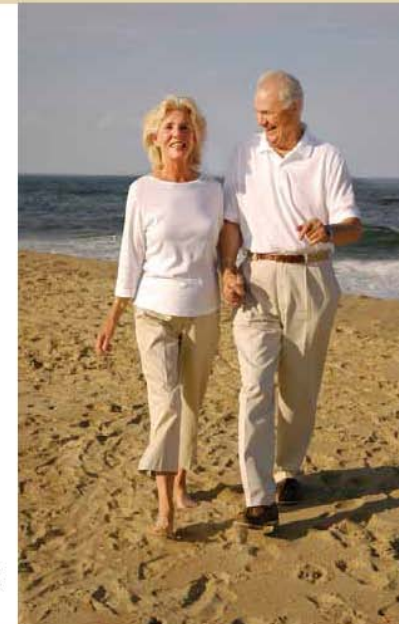
Use Your Benefits For: • Travel for treatment away from home • Daycare • Hotel stays • Airfare • Home nursing care...

### Product highlights:

- Inflation protection option of 5% each year (MI-CAA29 only)
- Guaranteed Renewable
- Competitive rates
- Household discount in most states - 10%
- No Coordination of Benefits - policies pay in addition to any other coverage you may have
- Four cash options to choose from:  
\$10,000, \$15,000, \$20,000 & \$25,000
- No policy fee
- No-hassle claims service
- One-time cash payment made directly to you, the policyholder

Policy Forms MI-CAA28 & MI-CAA29. May not be available in all states.

\* For costs & further details of the coverage, including exclusions, any reduction or limitations & the terms under which the policy may be continued in force, see your producer or write to the company. THIS IS A LIMITED POLICY. This is a solicitation of insurance and a licensed producer may contact you.



**MEDICO**  
INSURANCE COMPANY

For more information on this product, contact:

**[Producer Information]**

# Order Supplies Online

- All forms you need to write and submit an application for any Medico product
  - Ex. Brochure, application, outline of coverage, bank withdrawal authorization, receipt, etc.
- Also, order items such as plastic brochure holders for our tri-fold brochures
- All supplies listed can be ordered at no cost to you

# Supply Order Page

Supply Orders - Windows Internet Explorer  
https://mic.gomedico.com/micweb/supplyOrdersHome.action  
Live Search  
Convert Select  
Supply Orders  
Page Tools



Search Text  
[Support](#) | [Logout](#)

[Home](#) | [Product Info](#) | [My Business](#) | [My Agency](#) | [Commissions](#) | [MIC Management](#) | [Home Office](#)

[Rating](#) | [Products](#) | [Marketing Materials](#) | [Supply Orders](#)

Home » My Desk » Supply Orders

## » Supply Orders

Your Shopping Cart: New Order Number = W015916

Form	Description	Qty
No Items Selected for your Shopping Cart		

[Select Product Items](#) [Select Supply Items](#) [Submit Your Order](#) [Empty Your Cart](#)

Order History (Only Orders Shipped to Your Manager Number Are Shown Here)

No History Orders are available

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# Other Highlights of MIC

- Contact information for Medico
- Agent Information
- Commission Statements
- Approved Advertising
- Much more...

*\* If you do not have a password, contact Agent Services at 1.800.547.2401 to get started today!*

# Medico's Suite of Products - 2011

- Medicare Supplement
- First Diagnosis Cancer
- Dental, Vision & Hearing
- Recovery Care Platinum
- Hospital Indemnity
- Final Expense Whole Life

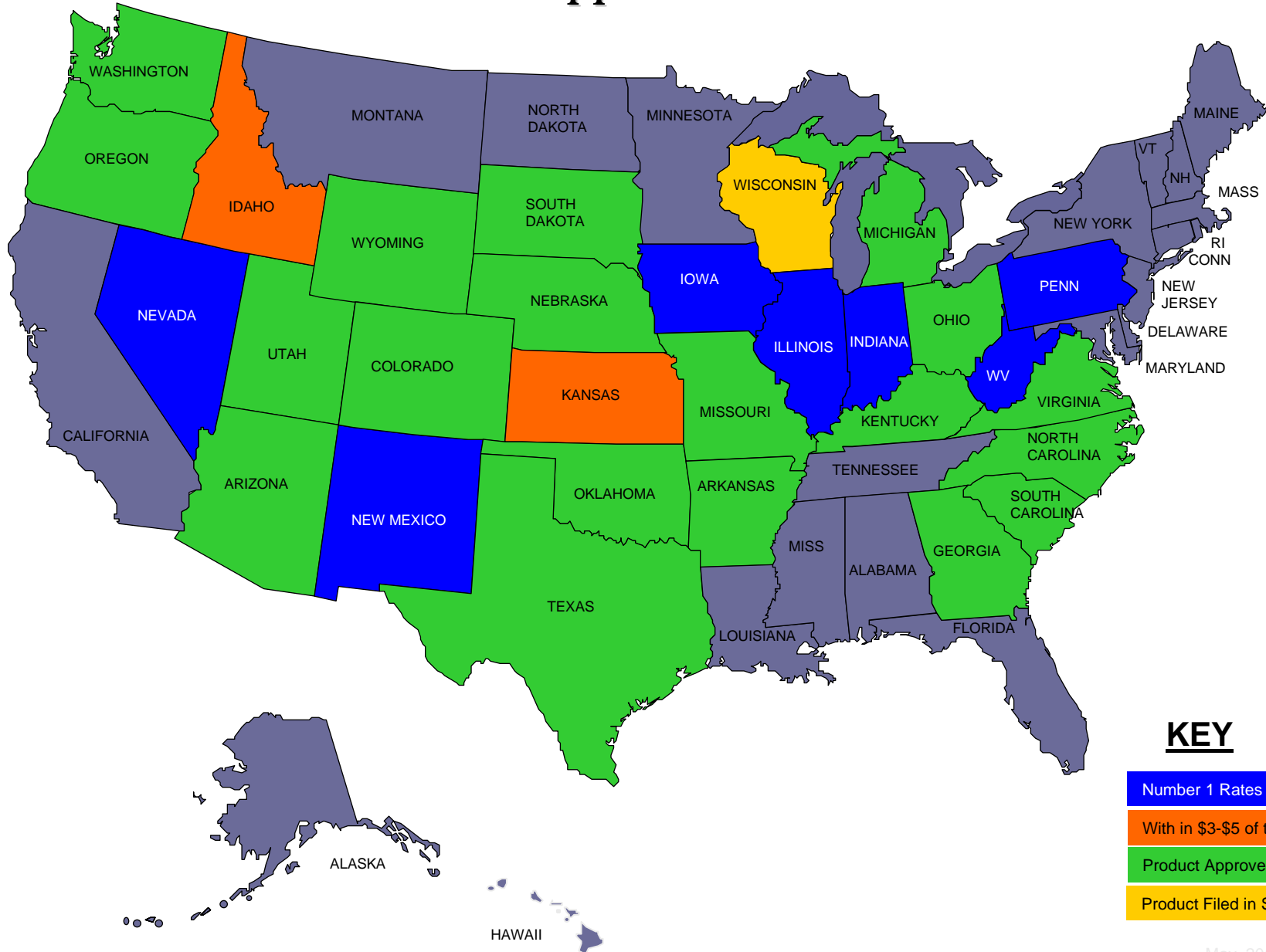


# Medico's Medicare Supplement

# Medicare Supplement - The Basics

- The applicant must be enrolled in Part A and Part B of Medicare before they can purchase a Medicare Supplement policy
- Plans are labeled A – N
  - All Medicare Supplement plans are standardized by the Center for Medicare and Medicaid Services (CMS)
- Because plans are standardized, the applicant is buying the rate, and the company
  - They rely on YOU to find them a good rate and a fair company; one who won't drastically raise rates.

# Medicare Supplement - 28 States



## KEY

- Number 1 Rates
- With in \$3-\$5 of top rate
- Product Approved in State
- Product Filed in State

May, 2011

<b>State</b>	<b>Available Plans</b>
AZ	A, D & F
AR	A, D, F, G & N
CO	A, C, F, G, M & N
GA	A, F & N
ID	A, D & F
IL	A, D & F
IN	A, D & F
IA	A, D, F, M & N
KS	A, F & N
KY	A, D & F
MI	A, F & N
MO	A, D, F, M & N
NC	A, F & N
NE	A, D, F, M & N
NV	A, D & F
NM	A, D & F
OH	A, C, F, G, M & N
OK	A, D & F
OR	A, D & F
PA	A, B, D & F
SC	A, D & F
SD	A, D & F
TX	A, C, F, G, M & N
UT	A, D & F
VA	A, D, F, M & N
WA	A, F & N - (Available 9/29)
WV	A, D & F
WI	Filed
WY	A, D, F, M & N

# Medicare Supplement - Competitive Information

- #1 Rates in several markets across the country!
- Our average rate increase over the last 3 years...5.8%!
- Remote Sales Process (RSP)

# Medicare Supplement Telesales - (RSP)

- **Our (R)emote (S)ales (P)rocess will allow you to sell underwritten Medicare Supplement Business over the phone!**
  - **Send the applicant the required forms via e-mail, fax or standard mail**
  - **Once they've had a chance to review them, call the applicant and fill out the necessary forms.**
  - **Once the forms are completed, call ESP, our Personal Health Interview vendor at 1-888-801-5144 and begin a 3-way call with the client**
  - **The ESP representative will conduct the Personal Health Interview and voice verify the applicant's signature**
  - **Once the interview is complete, upload the application through MIC, indicate that the signature was voice recorded, and we'll do the rest!**

# What are the Benefits of RSP?

- The PHI is conducted immediately
- You save time and money
- You can sell to a client in a different town without leaving your home/office
- You can sell it over the phone to a block of business that has just received a large rate increase from another company.

# Cross Selling

- **In this day and age, an agent is risking a lot by choosing to only sell Medicare Supplements.**
  - Medicare Supplement regulations could change at any moment
  - Large rate increases can sour a customer and cost you renewals.
- **Medico offers several products that can be sold with a Medicare Supplement policy**
  - **Recovery Care Platinum**
    - Older American's spend 13% of their income on health expenditures, and Medicare won't cover assisted living or nursing home care indefinitely.
  - **First Diagnosis Cancer**
    - A cancer diagnosis is costly and treatment options could fall outside of Part D coverage, or Part B coinsurance
  - **Dental, Vision & Hearing**
    - Benefits for these services may not be covered by the applicant's Medicare Supplement plan
- **Not only that, but you're taking money out of your own pocket if you only sell Medicare Supplements!**



# Cross Selling; By the Numbers

- If you're not cross-selling, you're taking money out of your own pocket and hurting your business!

Consider the example below for a Producer in the state of Nebraska

<u>Applicant* Buys</u>	<u>Producer Commission</u>
• Medicare Supplement (Plan F)	\$226.46
• Recovery Care (15 Day Elim; 360 Day; \$100)	\$337.37
• Cancer Plan (\$15,000; w/ Inflation Benefit)	\$365.04
• DVH (\$1,500)	\$211.41
<u>Producer Commission Total:</u>	<u>\$1140.28</u>

\*Rates and Commissions assume applicant is a 65 year old Preferred Female in 680 Zip

# 2011 Sales Marathon

*Earn \$7,500 cash bonus or more!*

- How can you earn extra cash this year?
  - Have issued & in-force \$125,000 in premium during 2011
  - Any premium amount issued & in-force over \$125,000 will generate an additional 4% reward, without limit.
  - 80% of business must be underwritten (Cancer and DVH will be considered underwritten.)
- New to Medico? – The Sales Marathon is Prorated for new agents

*\* Remember, this is in addition to the already great commissions that you are earning!*

Thank you for taking the time to learn more about  
Medico Insurance Company  
and our products.