

Quick Reference Guide



Your guide to learning about the
plans and services Medico offers



MEDICO[®]



Fast. Simple. Dependable.

Better for you *and* your customers

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Your partner for serving the senior market

Choosing the right insurance carriers to help you serve your customers is important. You need to know you are working with experienced organizations who care as much about your needs as they do about your customers. When you partner with Medico, you can expect:

1. **Ease of doing business:**

Throughout the entire process – including quoting, submitting applications, underwriting, collecting commissions, processing claims, and providing customers with online access to policy information – Medico has industry-leading technology and processes to make doing business with us simple and convenient.

2. **Tools to grow your business:**

With sales training, marketing, and enrollment tools, you'll have the resources you need to recommend the right products to your customers at the right time.

3. **Strong agent support:**

When you need personal assistance, count on our knowledgeable and friendly agent care team for dedicated support.

4. **Complete portfolio of products:**

No matter where your customers fall in the stage of planning for health care in retirement, we offer solutions for you to engage, promote, and strengthen the confidence they place in you to help them secure their financial futures.

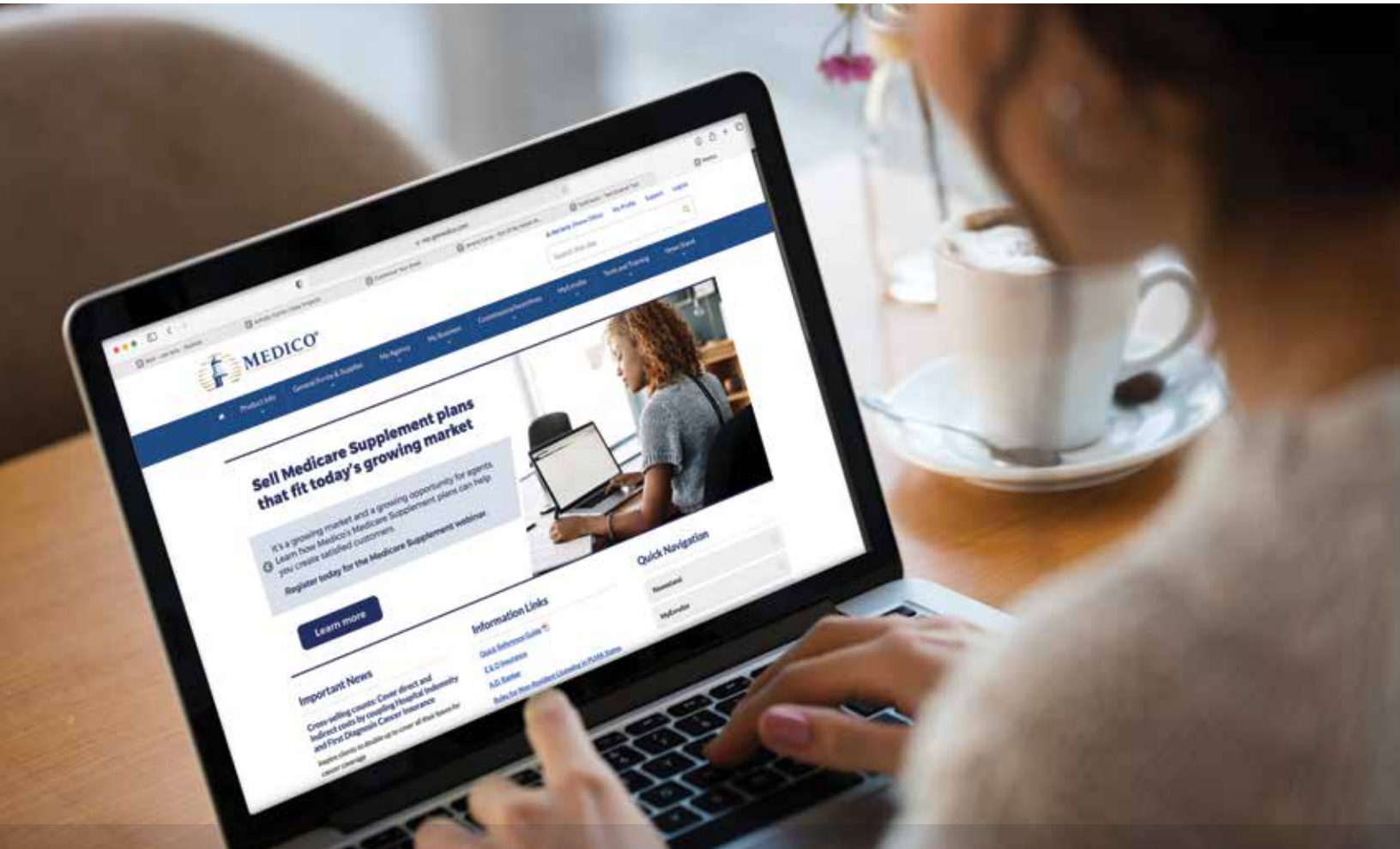
5. **Outstanding customer service:**

Our customer service team is committed to making our customers feel valued and appreciated by assisting them during their time of need.

30-day Satisfaction Guarantee

If a customer is not completely satisfied with their insurance plan, they can simply cancel within 30 days, and Medico will refund any premium paid minus any claims paid.

Medico Information Center



The Medico Information Center (MIC) is a one-stop resource for you to get everything you need – from commissions to product information to marketing materials.

If you haven't used MIC, you will need to click on the Agent Registration Form to get your login information.

If you're a new agent, you will need to wait 24 hours after you receive your agent number for it to sync with the website, but you can register on MIC the following day.

Visit <https://mic.gomedico.com> to get started.

MyEnrollerSM

Electronic application process

The **most effective way to enroll your customers in Medico products** is by using MyEnroller, our electronic quoting and application tool. It allows you to offer multiple products, including quotes for each, without the need to manually recalculate premiums.

- Available on your desktop, laptop, or iPad
- Works with an internet connection
- Allows for quick application processing time
- Makes it easy to cross-sell



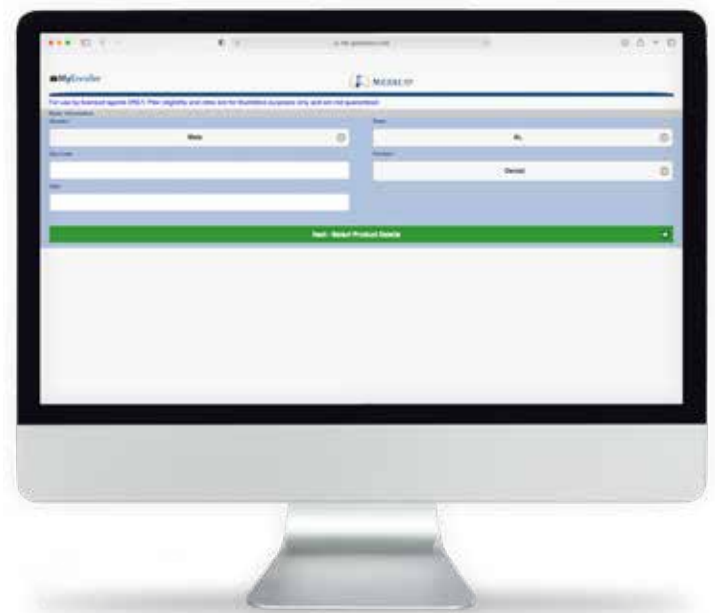
Visit <https://mic.gomedico.com/myenroller/> to get started.

Quick Quote

Quoting website

Provide a quote even faster with Quick Quote, which allows you to easily:

- Customize a quote and select any benefit option
- Create a quote in seconds with no username or password requirements



Visit quickquote.myenroller.com to get started. Remember to save it on your smartphone and add it to your internet browser favorites.

	Medicare Supplement		Dental (1)
	Available**	Discount*	Available**
AL	-	-	•
AR	-	-	•
AZ	A, F, HdF, G, HdG, N (1)	10%	•
CO	A, F, HdF, G, HdG, N (1)	10%	•
DE	-	-	•
FL	-	-	•
GA	A, F, HdF, G, HdG, N (1)	10%	•
IA	A, F, HdF, G, HdG, N (1)	10%	•
ID	-	-	•
IL	A, F, HdF, G, N (2)	Rate class	•
IN	A, F, HdF, G, HdG, N (2)	10%	•
KS	A, F, HdF, G, HdG, N (1)	10%	•
KY	A, F, HdF, G, HdG, N (1)	10%	•
LA	A, F, HdF, G, HdG, N (1)	10%	•
MD	-	-	-
ME	-	-	•
MI	A, F, HdF, G, HdG, N (1)	10%	•
MN	-	-	•
MO	A, F, HdF, G, HdG, N (2)	10%	•
MS	A, F, HdF, G, HdG, N (2)	10%	•
MT	-	-	•
ND	-	-	•
NC	A, F, HdF, G, HdG, N (1)	10%	•
NE	A, F, HdF, G, HdG, N (1)	10%	•
NM	-	-	-
NV	-	-	•
OH	A, F, HdF, G, HdG, N (1)	10%*	•
OK	A, D, F (1)	-	•
OR	-	-	•
PA	A, B, F, HdF, G, HdG, N (1)	10%*	•
RI	-	-	•
SC	A, F, HdF, G, HdG, N (1)	10%	•
SD	-	-	•
TN	A, F, HdF, G, HdG, N (1)	10%	•
TX	A, F, HdF, G, HdG, N (1)	10%	•
UT	A, F, G, N (2)	12%	•
VA	A, F, G, N (1)	12%	•
WA	-	-	•
WI	Basic plans (1)	10%	•
WV	A, F, HdF, G, N (2)	12%	•
WY	-	-	•

(1) Medico Insurance Company

(2) Medico Corp Life Insurance Company

	Hospital Indemnity (1)		First Diagnosis Cancer (1)	
	Available**	Discount*	Available**	Couples' Discount*
AL	•	7%	•	10%
AR	•	7%	•	10%
AZ	•	7%	•	10%
CO	•	7%	-	-
DE	-	-	-	-
FL	•	7%	-	-
GA	•	7%	•	10%
IA	•	7%	•	10%
ID	-	-	•	10%
IL	•	7%	•	10%
IN	•	7%	•	10%
KS	•	7%	•	10%
KY	•	7%	•	10%
LA	•	7%	•	10%
MD	-	-	-	-
ME	-	-	•	10%
MI	•	7%	•	10%
MN	•	7%	-	-
MO	•	7%	•	10%
MS	•	7%	-	-
MT	•	7%	•	10%
ND	-	-	-	-
NC	•	7%	•	10%
NE	•	7%	•	10%
NM	-	-	•	10%
NV	•	7%	•	10%
OH	•	7%	•	-
OK	•	7%	•	10%
OR	•	7%	•	10%
PA	•	-	•	10%
RI	-	-	-	-
SC	•	7%	•	10%
SD	-	-	-	-
TN	•	7%	•	10%
TX	•	7%	•	10%
UT	•	7%	•	10%
VA	•	7%	-	-
WA	•	7%	•	10%
WI	•	7%	•	10%
WV	•	7%	-	-
WY	•	7%	•	10%

* For complete details regarding household and couples' discount eligibility, refer to the application and outline of coverage.

** Not all plans are available in every state.

Medicare Supplement insurance



While Medicare Supplement insurance plans are standardized, your customers still have a choice when it comes to cost and the company standing behind the policy. With a strong portfolio of Medicare Supplement plans and a long history of serving the senior market, Medico has the right solutions to meet your customers' needs. In addition to lowering out-of-pocket costs, a Medicare Supplement insurance plan will give your customers the benefit of plan choices, protection when they travel, guaranteed coverage for life, no pre-existing condition waiting period, and the freedom to select a doctor or hospital that accepts Medicare.

Benefit Chart of Standard Medicare Supplement Plans

Plan Benefits	A	B	D	G ¹
Part A deductible		•	•	•
Part A hospital coinsurance and hospital costs	•	•	•	•
Part A and B: Three pints of blood	•	•	•	•
Hospice Part A copayment and coinsurance	•	•	•	•
Skilled nursing facility coinsurance			•	•
Part B deductible				
Part B coinsurance or copayment	•	•	•	•
Part B excess charges				•
Foreign travel emergency ⁴			•	•

1 Plan F and Plan G also have a high deductible option that requires first paying a plan deductible before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year.

2 Only applicants first eligible for Medicare before Jan. 1, 2020, may purchase Plan F, High-deductible Plan F, and Plan C.

3 Except for copayments of up to \$20 for office visits and up to \$50 for an emergency room visit that does not result in an inpatient admission.

4 Plan pays a percentage of this benefit.



	K	L	M	N		C ²	F ^{1,2}
	50%	75%	50%	•		•	•
	•	•	•	•		•	•
	50%	75%	•	•		•	•
	50%	75%	•	•		•	•
	50%	75%	•	•		•	•
						•	•
	50%	75%	•	• ³		•	•
							•
			•	•		•	•

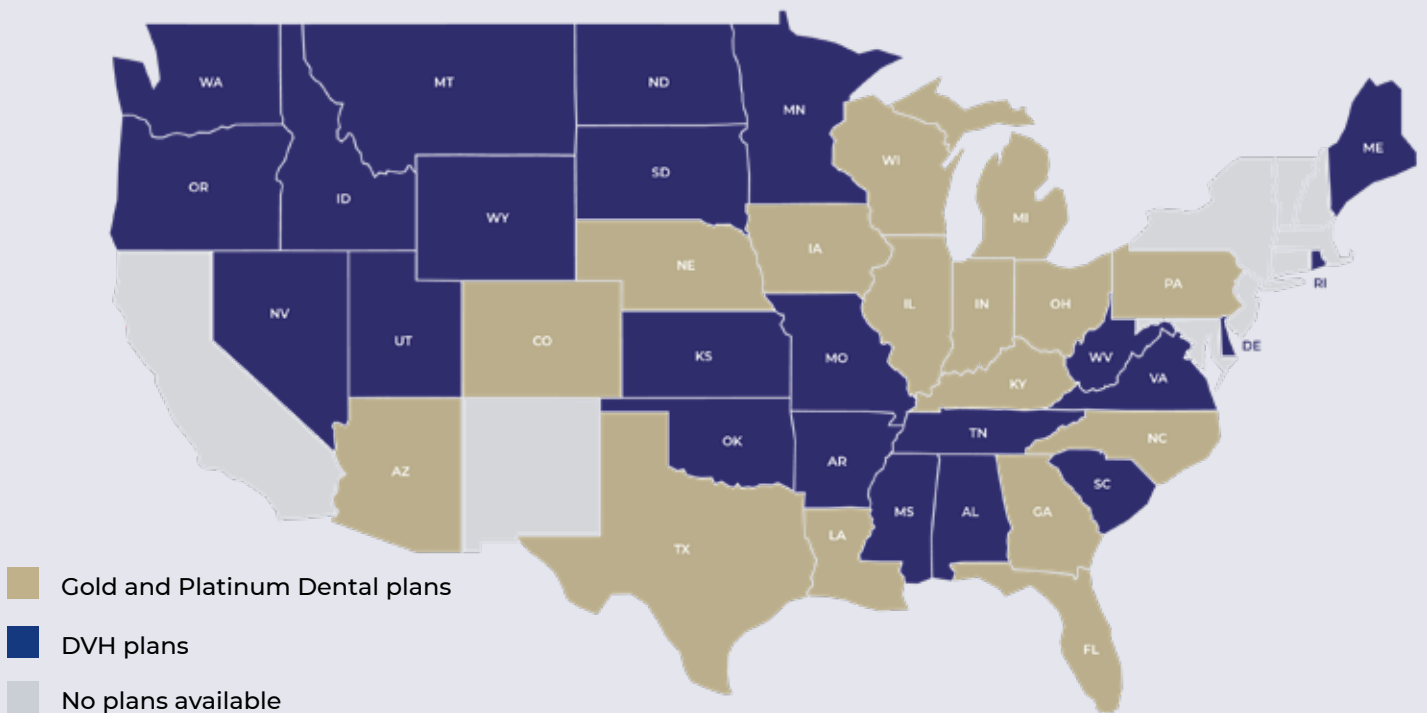
Dental Insurance portfolio



An essential part of protecting an individual's overall health is ensuring oral health. Regular brushing and flossing are important but cannot be relied on alone. Without regular cleanings, bacteria can build up and lead to decay, cavities, and possible tooth loss. Regular visits to a dentist are essential to prevent these problems before they become painful and expensive.

Medico has introduced the Gold and Platinum Dental plans in several states, with more being added. With these plans, clients are able to choose any provider and have confidence that their plan will cover dental care. Additional savings may occur if an in-network dental provider is used. The Maximum Care Plus Connection Dental Network is one of the largest dental networks in the nation and focuses on neighborhood dentists.

The new Gold and Platinum Dental plans include not only first-day coverage on all three service levels, but they also feature first dollar coverage on preventive services. Routine checkups are now covered at 100% with no deductible. After a \$50 deductible – reduced from \$100 – clients can choose to either pay 50% or 20% coinsurance for basic services, like non-surgical extractions or fillings. A new feature with this plan is first-day coverage for major services. For the first 12 months after the \$50 deductible, clients pay 80% coinsurance for bridges, crowns, and implants. After the first 12 months, that coinsurance reduces to 50%. With the new plans, crowns and implants are covered every three years with no inside limits.



Plan benefits	Gold \$1,000	Gold \$1,500	Platinum \$1,000	Platinum \$1,500
Calendar year maximum for cost per month*	\$36.80	\$46.00	\$39.79	\$49.78
Calendar year maximum	\$1,000	\$1,500	\$1,000	\$1,500
Calendar year deductible	\$0 for preventive services; \$50 for basic and major services		\$0 for preventive services; \$50 for basic and major services	
Preventive services Evaluations, cleaning, and X-rays	100% (no waiting period)		100% (no waiting period)	
Medico pays the following coinsurance percentages after the deductible:				
Basic services Diagnostic X-rays, fillings, and non-surgical extractions	50% (no waiting period)		80% (no waiting period)	
Major services Bridges, crowns, dentures, implants, surgical extractions, root canals, and periodontal services	20% within first 12 months; 50% after 12 months		20% within first 12 months; 50% after 12 months	

* Pricing is approximate. Illustrated rates are based on an individual applying for coverage.



Optional rider benefits

Choose one of two optional benefits for an additional fee at the time of application.

Buyup benefit

\$11.95 per month

Add \$1,000 of coverage (buyup) to maximize policy benefits. For example, the Gold \$1,000 plan plus \$1,000 buyup is \$2,000 of coverage. The buyup is available for both levels in each plan.

Carry-over benefit

\$7.97 per month

The carry-over benefit rider allows unused plan benefit to carry-over for use in the following year. The carry-over amount accumulates until it reaches a max of \$3,000. For example, if the Gold \$1,000 plan has an unused benefit balance of \$500, the unused benefit can roll to the next calendar year.

Ways to save money

1. **Add a spouse** to the dental policy at time of application.
2. **Include a 5% discount** if either the applicant or spouse (if applicable) apply for and are issued a Medicare Supplement or Final Expense plan at the time of the dental plan or already have an existing Medicare Supplement or Final Expense plan with any of our companies.

Dental, Vision, Hearing (DVH) plans

Individual Benefits	Dental	Dental, Vision, and Hearing \$1,000 or \$1,500	Dental Plus
Coverage year maximum benefits	\$1,000	\$1,000 or \$1,500	\$2,500
Coverage year deductible	\$100	\$100	\$100
Medico pays the following coinsurance percentages after the deductible:			
Diagnostic and preventive 3-month waiting period; benefits include limitations <ul style="list-style-type: none"> Cleanings: Two per coverage year Evaluations: Two per coverage year Bitewing X-rays: 1 set of 4 images per coverage year 	0%	Coverage Year 1 = 40% Coverage Year 2 = 30% Coverage Year 3 and after = 20%	20%
Basic services 6-month waiting period; benefits include limitations <ul style="list-style-type: none"> Fillings Diagnostic X-rays Nonsurgical extractions Palliative care 	50%	Coverage Year 1 = 40% Coverage Year 2 = 30% Coverage Year 3 and after = 20% (No waiting period)	20%
Major services 12-month waiting period; benefits include limitations <ul style="list-style-type: none"> Crowns, bridges, and dentures Endodontics, including root canals Periodontal services Oral surgical extractions* 	50%	40% (Oral surgical extractions are not covered under the Dental, Vision, and Hearing plans.)	50% The Dental Plus plan also covers implants.
Vision services 12-month waiting period <ul style="list-style-type: none"> Up to \$200 benefit in two coverage years Routine eye exams, eyeglasses, and contact lenses 	Not included	Coverage Year 1 = 40% Coverage Year 2 = 30% Coverage Year 3 and after = 20% (No waiting period for exams; 6 months for eyeglasses and contact lenses)	50%
Hearing services 12-month waiting period <ul style="list-style-type: none"> Up to \$500 per coverage year benefit Exams, hearing aids, and repairs 	Not included	Coverage Year 1 = Not covered Coverage Year 2 = 30% Coverage Year 3 and after = 20%	50%

Benefits shown are not all inclusive and may vary by plan.

* Depending on the plan

First Diagnosis Cancer insurance



Unfortunately, almost everyone knows someone who has been diagnosed with cancer. Even with medical health insurance, cancer patients can still be hit with numerous unexpected expenses. By having a lump-sum cash benefit in place, your customers can help offset the financial burden if cancer strikes. Make sure your customers are aware of the many out-of-pocket costs related to a cancer diagnosis and how Medico's First Diagnosis Cancer plan can help protect their income and savings.

	Policy Benefits
Issue ages	18–79 years old on last birthday
Covered benefits	The policy pays cash in one lump sum upon pathological diagnosis of internal cancer or malignant melanoma (this excludes all other skin cancers).
Plan options	<ul style="list-style-type: none">• \$10,000; \$15,000; \$20,000; or \$25,000• Optional Inflation Protection: Automatically increases the cash benefit amount 5% of the original cash benefit amount each year the policy is in force
Underwriting	Simplified application
Household discount	10% couples' discount
Policy maximum	Benefit maximums may vary according to plan options.

Hospital Indemnity insurance

Even with the best primary insurance plan, your client will probably face medical expenses and out-of-pocket costs that aren't covered if they're hospitalized for an injury or illness. A Hospital Indemnity insurance plan provides cash benefits to use however your client wants. The benefits are preset and paid regardless of any other insurance your client may have. Whether your client wants a plan that provides hospitalization benefits only, or one that also covers outpatient rehabilitation, outpatient surgery, and skilled nursing facility benefits, Medico's Hospital Indemnity plan can provide comfort and security during a difficult time.



	Policy Benefits
Issue ages	40–85 years old
Plan options	<p>Pays for each day of confinement in a hospital, starting with day one. You can choose the maximum number of days per period of confinement (6, 7, 8, 9, 10, 21, or 31 days) and the amount per day (from \$100-\$600 in \$25 increments). After you are released from being confined in a hospital and remain out of the hospital for 60 continuous days, your benefit period resets.</p> <ul style="list-style-type: none"> • Observation Unit benefit • Emergency Room benefit • Inpatient Mental Health benefit • Transportation and Lodging benefit
Optional benefit riders	<ul style="list-style-type: none"> • Ambulance Services • Outpatient Therapy and Chiropractic Services • Skilled Nursing Facility Care • Lump Sum Cancer* • Outpatient Surgery • Urgent Care • Lump Sum Hospital Confinement
Underwriting	Simplified application
Household discount	7% household discount (Not available in Pennsylvania)

* Issue age is 80 years old instead of 85.

Solutions to help your customers secure their financial futures

Medico Insurance Company has a proven track record of providing quality insurance solutions to Americans since 1930. You can effectively provide needed coverage to your customers because Medico Corp Life Insurance Company and Medico Life and Health Insurance Company offer Medicare Supplement insurance, and Medico Insurance Company offers a complete portfolio of products. Each product is designed to fill coverage gaps to help your customers secure their financial futures backed by outstanding customer service and excellent agent support.

Rated A (Excellent) by AM Best

(March 2021); for the latest rating, visit www.ambest.com

Want to learn more about Medico?

Contact us at one of the following numbers or access our agent website at mic.gomedico.com.

Agent care department:

- Call: 800-547-2401, option 3
- Fax: 402-452-2766

Underwriting department:

- Call: 800-626-2068
- Fax: 888-363-3420

Claims department:

- Fax: 402-496-8199

Mailing address:

Medico® Insurance Company
P.O. Box 10386
Des Moines, IA 50306-0386

Customer service:

- Call: 800-228-6080
- Fax: 515-247-2435



This brochure is intended to provide a general description of the policy/certificate benefits. Plans, policy/certificate provisions, and benefits may vary from state to state. Please see the policy/certificate for further details, including policy limitations and exclusions.

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