



## In order to prepare yourself for the Annual Enrollment Period, let's review the basics!

### 1. You CAN get paid during the Annual Enrollment Period.

If you sell any of Medico <sup>Â</sup>® Insurance Company's ancillary products, such as Hospital Indemnity, Dental, Vision & Hearing, First Diagnosis Cancer, Short-Term Recovery Care or Final Expense Whole Life, you will get paid when the policy is issued.

### 2. You don't need to pick a January 1st effective date for Hospital Indemnity Insurance or any other ancillary plan.

How do you know that your client won't be hospitalized in the next few months? If your client is changing their Medicare co-pay plan, they will still have the same coverage gaps. Their Hospital Indemnity plan won't change with different Medicare plans.

Even with your clients who are aging into Medicare, you don't need to wait until January. Your clients who are aging-in most likely have another insurance in effect until their Medicare starts, such as insurance through their employer, spouse or the Marketplace.

### 2. Your client can change their Medicare Supplement at any time!

Your client doesn't have to wait until AEP to change their Medicare supplement plan. They can change it at any time!

### 4. There are gaps in any type of coverage.

Know your client's gaps. Even with Medicare co-pay plans, there will be gaps. You don't want your client coming back saying, "I thought I was covered for this."



For more information, Contact Kerri at

**1-800-544-8250 ext. 120**

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