



Your guide to learning about our companies
and the plans and services we offer.



Trusted Insurance Carriers



**Rated A-
(Excellent)
by A.M. Best
Company**

(February 2016)
For the latest rating access
www.ambest.com



Why Medico® should be your Companies of Choice

Medico® Insurance Company has been in business since 1930 and has been offering Medicare supplement insurance since 1975. Medico® Corp Life Insurance Company was introduced in 2015 to offer competitive Medicare supplement insurance rates. We are a mutual insurance holding company system. This type of organization means that policy owners also have membership interests in the organization. It is a financially strong and secure organization with industry-leading technology and outstanding service for our policyholders and agents. We have a portfolio of products that meets the needs of our agents and their customers. Our goal is to make doing business with us simple and easy by providing quick underwriting, outstanding customer service, superior agent support and a best-in-class agent website.

Want to learn more about our company?

Call (800) 547-2401 option 3 to speak to an agent service representative.

To access our agent website, **visit mic.gomedico.com**

Corporate Office: 1010 N. 102nd St. Suite 201; Omaha, NE 68114

Agent Services Department:

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

Underwriting Department:

- Call: 800-626-2068
- Medico® Insurance Company
- Fax: 402-391-0537/888-363-3420
- Medico® Corp Life Insurance Company
- Fax: 844-850-2550

Customer Service Department:

- Medico® Insurance Company
- Call: 800-228-6080
 - Fax: 515-247-2435
- Medico® Corp Life Insurance Company
- Call: 800-822-9993

Mailing Address:

Medico® Insurance Company
Administrative Services
PO Box 10386
Des Moines IA 50306-0386

Medico® Corp Life Insurance Company
Administrative Services
PO Box 10482
Des Moines IA 50306-0386



+ Medicare Supplements*

While Medicare supplement plans are standardized, your clients still have a choice when it comes to cost and the company standing behind the policy.

*Medicare supplement plans are offered by Medico® Insurance Company and Medico® Corp Life Insurance Company

+ Dental, Vision & Hearing

Oral health, eyesight and hearing are part of your client's quality of life. Our multiple insurance plans provide your client with options, so you can find the best plan to meet their needs and budget.

+ Final Expense Whole Life

The death of a loved one always brings distress to the survivor, but all too frequently this hardship is compounded by a financial loss.

+ Hospital Indemnity

Hospital care is expensive, yet many primary health insurance plans do not cover all hospital costs, such as deductibles, co-pays and travel.

+ Short Term Recovery Care

An unexpected illness or injury can quickly drain your client's savings and retirement funds. We can help cover costly recovery care expenses due to hip or knee replacements, stroke, heart attack or accidents.

+ First Diagnosis Cancer

Unfortunately we live in an age when almost everyone knows someone who has been diagnosed with cancer. This can help with the financial burden cancer could bring.



MyEnrollerSM: Electronic App

The most effective way to cross-sell and quote our products is by using MyEnrollerSM, our electronic quoting and application tool.

MyEnrollerSM allows you to quote multiple products and run several different scenarios without manually recalculating the premiums.

- Available on Desktop, Laptop or iPad
- Works with or without an Internet connection
- Quick Application Processing Time
- Great Cross-selling Tool
- No Time Cap - Save & Finish Later



	MEDICO® CORP LIFE INSURANCE COMPANY		MEDICO® INSURANCE COMPANY			
	MEDICARE SUPPLEMENT		MEDICARE SUPPLEMENT		DENTAL, VISION & HEARING PLUS	MEDICO® DENTAL PLUS SERIES
	Available	Discount*	Available	Discount*	Available	Available
AL	✓	12%			✓	✓
AR			✓		✓	✓
AZ	✓	7%			✓	
CO	✓	7%			✓	
DE					✓	
FL					✓	✓
GA					✓	✓
IA	✓	12%			✓	✓
ID			✓		✓	✓
IL			✓	7%***	✓	✓
IN			✓	7%	✓	✓
KS	✓	7%			✓	✓
KY	✓	7%				
LA	✓	12%			✓	✓
MD			✓	7%		
ME					✓	
MI	✓	12%			✓	✓
MN					✓	
MO			✓		✓	✓
MS			✓		✓	✓
MT			✓		✓	✓
ND					✓	✓
NC	✓	7%			✓	✓
NE	✓	12%			✓	✓
NM			✓		✓	
NV			✓		✓	
OH	✓	7%***			✓	✓
OK			✓		✓	✓
OR			✓		✓	✓
PA	✓	7%***			✓	✓
RI					✓	
SC	✓	12%			✓	✓
SD	✓	12%			✓	✓
TN	✓	12%			✓	✓
TX	✓	12%			✓	✓
UT	✓	12%			✓	✓
VA			✓	12%	✓	
VT						
WA						✓
WI	✓	12%			✓	✓
WV	✓	12%			✓	✓
WY			✓		✓	✓

*When the client lives in the same household with another person over 18 years of age, regardless of whether they sign up for coverage, the discount is applied.

**When two or more people living in the same household apply at the same time for the policy and at least two policies are issued, the discount is applied.

The Household Discount Definition may vary by state. Please see the product brochure for the definition in your state

MEDICO® INSURANCE COMPANY

SHORT TERM RECOVERY CARE		FIRST DIAGNOSIS CANCER		HOSPITAL INDEMNITY		FINAL EXPENSE LIFE
Available	Discount**	Available	Discount**	Available	Discount*	Available
✓	10%	✓	10%	✓	7%	
✓	10%	✓	10%	✓	7%	✓
✓	10%	✓	10%	✓	7%	
✓	10%	✓	10%	✓	7%	✓
✓	10%					
		✓		✓	7%	
✓	10%	✓	10%	✓	7%	
✓	10%	✓	10%	✓	7%	✓
✓	10%	✓	10%	✓	7%	✓
✓	10%	✓	10%	✓	7%	✓
		✓		✓	7%	
✓	10%	✓	10%	✓	7%	✓
✓	10%	✓	10%	✓	7%	
		✓		✓	7%	
✓	10%	✓	10%	✓	7%	✓
✓	10%	✓	10%	✓	7%	
✓	10%	✓	10%	✓	7%	
		✓		✓	7%	
✓	10%	✓	10%	✓	7%	✓
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✓	10%	✓	10%	✓	7%	✓
✓	10%	✓	10%	✓	7%	✓
✓	10%	✓	10%	✓	7%	✓
✓	10%	✓	10%	✓	7%	✓

***When two applicants apply for coverage. The discount will continue as long as both policies remain in force. The discount is available to individuals living at the same address in a legal relationship recognized by the state.

The Household Discount Definition may vary by state. Please see the product brochure for the definition in your state

Medicare Supplements

PLAN COVERAGE & STATE AVAILABILITY

Coverage	A	B	C	D	F*	G	M	N
Part A deductible		✓	✓	✓	✓	✓	50% Part A deductible	✓
Part A hospital co-payment (61-90 days)	✓	✓	✓	✓	✓	✓	✓	✓
Part A hospital co-payment (91-150 days)	✓	✓	✓	✓	✓	✓	✓	✓
Part A hospital up to an additional 365 lifetime days once lifetime reserve days end	✓	✓	✓	✓	✓	✓	✓	✓
Part A&B pints of blood	✓	✓	✓	✓	✓	✓	✓	✓
Hospice Part A co-payment and co-insurance	✓	✓	✓	✓	✓	✓	✓	✓
Part B deductible			✓		✓			
Part B 20% of eligible expenses	✓	✓	✓	✓	✓	✓	✓	✓**
Part B excess charges					✓	✓		
Foreign Travel			✓	✓	✓	✓	✓	✓

*Plan F also offers a high-deductible plan. If you choose this option, this means you must pay for Medicare covered costs up to the deductible amount of \$2,180 in 2016 before your Medicare Supplement plan pays anything

**Except for a co-payment of up to \$20 co-payment for office visit and up to \$50 co-payment for ER.



State	Medicare Supplement	State	Medicare Supplement	State	Medicare Supplement
AL	Plans - A F N	MD	Plans - A F N	OR	Plans - A D F
AZ	Plans - A F F(HD) G N	MI	Plans - A F F(HD) G N	PA	Plans - A B F F(HD) G N
AR	Plans - A D F G N	MS	Plans - A F N	SC	Plans - A F N
CO	Plans - A F F(HD) G N	MO	Plans - A D F M N	SD	Plans - A F N
ID	Plans - A D F	MT	Plans - A F N	TN	Plans - A F N
IL	Plans - A F G N	NC	Plans - A F F(HD) G N	TX	Plans - A F N
IN	Plans - A F F(HD) G N	NE	Plans - A F G N	UT	Plans - A F G N
IA	Plans - A F G N	NV	Plans - A D F	VA	Plans - A F N
KS	Plans - A F F(HD) G N	NM	Plans - A D F	WV	Plans - A F F(HD) G N
KY	Plans - A F F(HD) G N	OH	Plans - A F F(HD) G N	WI	Mandated benefits
LA	Plans - A F G N	OK	Plans - A D F	WY	Plans - A D F M N

Hospital Indemnity Insurance

For Option 1: Issued to Ages 40-85

For Option 2 & 3: Issued to Ages 18-85

Option 1 - Pays for each day of confinement in hospital. Choose number of days (6 through 10 days) and the amount per day from \$250-\$600 in \$25 increments.

- Observation Benefit
- Mental Health Benefit
- Emergency Room Benefit
- \$1,000 Accidental Death and Dismemberment Benefit included.

Option 2 - Pays a Lump Sum benefit per confinement in a hospital.

- Choose the amount per confinement of \$1,500, \$2,000 or \$2,500.
- Covered up to 3 confinements per calendar year
- \$1,000 Accidental Death and Dismemberment Benefit included

Option 3 - Pays a Lump Sum benefit of \$5,000 on Day 1 for 1 confinement per calendar year.

- \$1,000 Accidental Death and Dismemberment Benefit included

Optional Benefit Riders -

- Ambulance Services
- Outpatient Rehabilitation Services
- Daily Skilled Nursing Home
- Lump Sum Cancer
- Accidental Death & Dismemberment



+

Hospital Indemnity Insurance is an affordable way to supplement your client's health care coverage and pays benefits when your client needs it the most.

This plan is designed to help fill Medicare co-pay clients' coverage gaps. It also works well for individual major medical clients or anyone with a high deductible plan.

Educate your clients on their primary insurance coverage gaps and ask them if they have funds set aside to pay their deductibles and out-of-pocket fees.

With all the benefit options, it will be easy for you to offer your client a plan that fits their needs and stays within their budget.

Plus, a 7% Household Discount can help your client on their premiums.

The most effective way to quote this plan and its benefit options is by using our electronic application.

Dental

Vision & Hearing Plus

- Low \$100 Policy Year Deductible
- Choose \$1,000 or \$1,500 Policy Year Maximum
- Major restorative services paid at 60% after the waiting period in all policy years
- Increasing percentages paid for non-major services
 - 60% first policy year
 - 70% second policy year
 - 80% third policy year and thereafter

+ Dental Services

Basic Services - No Waiting Period

- Diagnostic X-rays and Exams
- Non-surgical Extractions - up to 4 teeth per policy year
- Fillings
- Emergency Palliative Treatment

Diagnostic & Preventive Services - 3 Month Waiting Period

- Cleaning/Exams (twice per policy year)
- Examination X-rays

Major Services - 12 Month Waiting Period

- Crowns, bridges and dentures
- Endodontics, including root canals
- Periodontal surgery
- Oral surgical extractions

+ Vision Services

No Waiting Period

- Eye Exams

6 Month Waiting Period

- Eyeglasses or contact lenses
- Up to \$200 over 2 policy years
- Part of Policy Year Maximum Benefit

+ Hearing Services

12 Month Waiting Period

- Hearing Exams
- Hearing Aids - up to \$500 per policy year
- Part of Policy Year Maximum Benefit

The Importance:

Because poor oral health is linked with respiratory disease, cardiovascular disease and diabetes¹, we offer affordable plan choices to help protect your client's overall health while providing coverage for services Medicare doesn't cover, such as exams, checkups and cleaning.²

Plan Options

Issued to Ages 18-89:

Medico[®] Insurance Company offers two different dental insurance plans -- **Dental, Vision & Hearing Plus Insurance** and **Medico[®] Dental Plus Insurance Series**.

Review both plans and their benefit options to find the best plan to meet your client's needs and budget.

Your client can see their own provider or choose one in our Provider Network

One of the largest dental networks nationally, the Maximum Care Network, powered by Careington & DenteMax, can help you save on dental services for our Medico[®] Dental Plus Insurance Series and Dental, Vision & Hearing Plus Insurance. To locate a participating dental provider on the online directory, visit www.GoMedico.com. Not available in all states.



New



MEDICO[®] DENTAL PLUS INSURANCE SERIES

INDIVIDUAL BENEFITS	TRADITIONAL	PREFERRED	PREFERRED PLUS
Policy Year Maximum Benefit	\$1,000	\$1,500	\$2,500
Policy Yearly Deductible	\$100	\$100	\$100
Client pays the following coinsurance percentage after deductible:			
Diagnostic & Preventive 3 month waiting period <ul style="list-style-type: none"> Cleanings: 2 per policy year Evaluations: 2 per policy year Bitewing X-rays: 1 set of 4 images per policy year 	0%	20% No Waiting Period	20%
Basic Services 6 month waiting period; Benefits include limitations <ul style="list-style-type: none"> Fillings Diagnostic X-rays & Exams Nonsurgical extractions - up to 4 per policy year Palliative Care 	50%	20%	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 surgery Oral surgical extractions 	50%	50%	50%
Vision Services 12 month waiting period <ul style="list-style-type: none"> Up to \$200 benefit, in 2 policy years Eye exams, eyeglasses, contact lenses 	Not Included	50%	50%
Hearing Services 12 month waiting period <ul style="list-style-type: none"> Up to \$500 per policy year benefit Exams, hearing aids and repairs 	Not Included	50%	50%

First Diagnosis Cancer

Lump Sum Benefit
Paid to Policyholder

- Issued to Ages 18-79
- Unisex Rates
- 10% Household Discount

Choose Maximum Lump-Sum Benefit -

- \$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.

Paid benefits can be used any way the insured sees fit, for example:

- Part D coverage gap or Part B outpatient coinsurance
- Non-covered prescriptions/treatment plans
- Personal expenses, such as travel costs, lost wages, mortgage or rent



Final Expense Life

- Issued to Ages 50-70: \$2,000 - \$50,000
- Issued to Ages 71-85: \$2,000 - \$25,000
- In Part B, three qualifiers must be met for Preferred Rates
- Accelerated Benefits: Can elect to have policy benefits accelerated upon the occurrence of one of the following:

Nursing Home Confinement: Expected to be confined until death

Terminal Illness: Life expectancy of 12 months or less

This option provides 80% of the death benefit. If this option is elected the balance of benefits, if any, are not payable.

Two Benefit Options:	Level Benefit	Graded Benefit
Benefit	Immediate Death Benefit	Limited benefit for the first two policy years for a non-accidental death
Simplified Application	To be considered for coverage, Part B qualifying questions 1-5 must be answered "No," and the applicant must meet height and weight requirements	To be considered for coverage, Part B qualifying questions 1-3 must be answered "No," and the applicant must meet height and weight requirements

Short Term Recovery Care

- Issued to Ages 18-79
- Simplified Application
- Two-Year Look Back
- 10% Household Discount

Covered Benefits

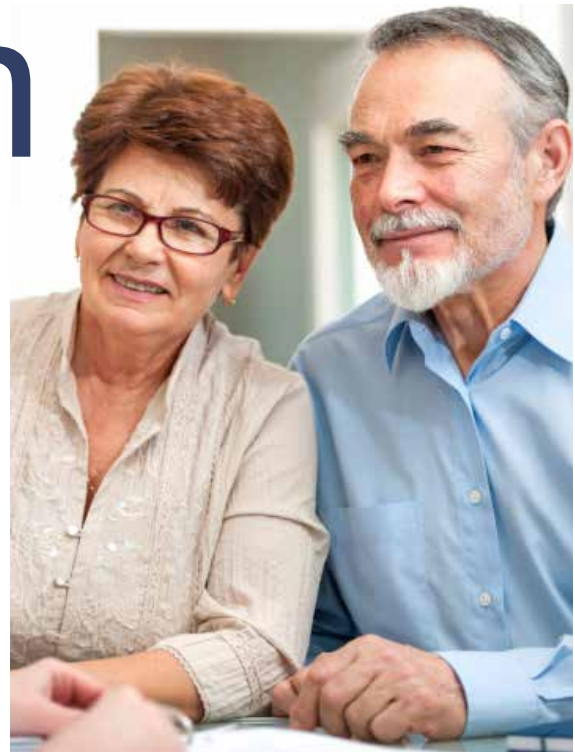
- Nursing Facility Care
- Assisted Living Facility Care
- Home Health Care
- Adult Day Care
- Hospice Care

Plan Options - Client chooses benefit options based on their budget and needs

- Daily Benefit Amounts between \$100-\$300 in \$10 increments. Pays actual charges up to the selected daily amount
- Choose Elimination Period: 0, 15 or 30 days
- Lifetime Maximum Benefit Period Options of 120, 240 or 360 days
- Includes a Bed Reservation Benefit and One-time Restoration of Lifetime Maximum Benefit Period

Optional Benefit Riders -

- Survivorship Benefit Rider
- Inflation Protection Rider



Short Term Recovery Care is seeing a growing trend in the Senior Market because it can help fill the coverage gap for three different types of clients.

- Clients who cannot afford or qualify for Long Term Care Insurance.
- Those who have Long Term Care Insurance but need coverage during their Waiting Period
- Medicare clients

NEED TO KNOW

Staying overnight in a hospital does not always classify your client as inpatient. Your client only becomes inpatient when a hospital formally admits them as inpatient under certain guidelines set by Medicare. When patients are labeled Under Observation, Medicare won't pay for rehabilitation services in a nursing facility or home health care, if needed, after their required hospital stay.



¹Centers of Medicare and Medicaid Services. Dental Services Among Medicare beneficiaries: Source of Payment and Out-of-Pocket Spending. Page 1. March 2016. Institute of Medicine and National Research Council. Improving access to oral health care for vulnerable and underserved populations. Washington, DC: National Academies Press, 2011.

²Centers of Medicare and Medicaid Services. Dental Services Among Medicare beneficiaries: Source of Payment and Out-of-Pocket Spending. Page 1. March 2016.

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

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