

DENTAL, VISION & HEARING INSURANCE



PROTECTING YOUR FUTURE TODAY[®]



MEDICO[®]
INSURANCE COMPANY

www.GoMedico.com



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WHY DENTAL, VISION, HEARING COVERAGE?

When you choose Medico, you get an affordable way to cover routine care as well as the unexpected, which can be inconvenient and expensive! This is a true insurance certificate, not simply a discount program.

Designed for individuals age 18 to 89:

- With no coverage or limited coverage
- On Medicare (Medicare coverage is very limited)

OVERALL BENEFITS



- Guaranteed Acceptance—no health questions
- Choose \$1,000 or \$1,500 Certificate Year Maximum Benefit
- Freedom to choose any Dentist
- Bonus—Choose a Panel Dentist for better discounts
- Low \$100 Certificate Year Deductible
- Increasing percentage paid for non-Major Services
 - 60% first Certificate Year
 - 70% after first Certificate Year
 - 80% after 2nd Year and thereafter
- Certificate pays for covered expenses, based on the contracted fee for services with a Panel Provider Organization and the Reasonable and Customary Charges for dental procedures and services by a Non-Panel Dentist, up to the certificate maximum
- Pays you or your Provider regardless of any other coverage



MONTHLY PREMIUM (\$1,000 ANNUAL BENEFIT)

| Age | Premium |
|-------|---------|
| 18-39 | \$29 |
| 40-54 | \$31 |
| 55-64 | \$33 |
| 65-79 | \$35 |
| 80-89 | \$38 |

Premiums are subject to change.

DENTAL COVERAGE

COVERED IMMEDIATELY:

- Fillings
- Non-surgical extractions up to 4 teeth annually (excluding impacted Wisdom Teeth)
- Diagnostic X-rays
- Diagnostic Exams
- Emergency Palliative Treatment

COVERED AFTER 3 MONTHS:

- Cleaning/Examinations (twice annually)
- Examination X-rays

COVERED AFTER 1 YEAR:

(60% Paid per Certificate Year)*

- Endodontics, including Root Canals
- Periodontal Surgery
- Bridges, Crowns, full or partial Dentures

*Not a comprehensive list



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» VISION COVERAGE

Covered Immediately:

- Eye Exam

Covered after 6 Months:

- Eyeglasses or Contact Lenses
- Up to \$200 over 2 years
- Part of your Certificate Year Maximum Benefit

» HEARING COVERAGE

Covered after 1 Year:

- Hearing Exam
- Hearing Aids
- Up to \$500 annually
- Part of your Certificate Year Maximum Benefit



» ACCEPTANCE

This plan is issued individually. Premiums are determined according to your age and the benefit you select.

CERTIFICATE PROVISIONS

- Guaranteed Issue
- No Certificate Fee
- No Coordination of Benefits

30-DAY FREE LOOK PERIOD

Take 30 days after you receive your certificate to review your coverage. If for any reason at all you decide it is not what you had in mind, just return it to us or to the producer. We will promptly refund your premium.



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ABOUT THE COMPANY

PROTECTION FROM A FINANCIALLY STRONG COMPANY

Medico Insurance Company has served the insurance needs of Americans since 1930, establishing a proven track record in providing quality insurance solutions. Today, Medico Insurance Company's products are designed to help protect the financial well-being of our certificateholders while our employees are dedicated to providing the kind of customer service they deserve.

To learn more about Medico Insurance Company and the products we offer, we invite you to visit our website at www.GoMedico.com.



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Policy Form: DVA59(NC)

This brochure is intended to provide a general description of the certificate benefits. Certificate provisions and benefits may vary from state to state. Please see the certificate for further details. For costs and further details of coverage, 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 CERTIFICATE.**

If there is a discrepancy between the brochure and contract, the contract language prevails.

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