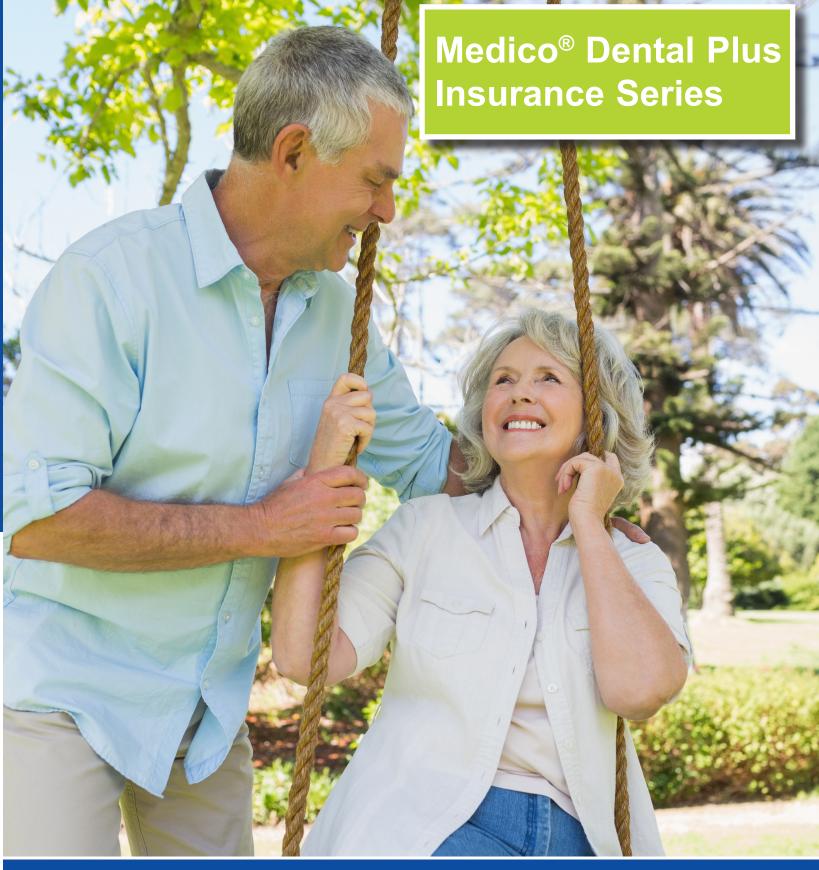
# **ABOUT THE COMPANY**

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

To learn more about Medico<sup>®</sup> Insurance Company and the products we offer, call 1.800.228.6080 or visit our website www.GoMedico.com





Policy Form: DA108B; DA108P; DA108V; DA108B(ID); DA108P(ID); DA108V(ID); DA108B(MO); DA108P(MO); DA108V(MO); DA108B(NC); DA108P(NC); DA108V(NC); DA108B(OH); DA108P(OH); DA108V(OH); DA108B(OK); DA108P(OK); DA108V(OK); DA108B(OR); DA108P(OR); DA108V(OR); DA108B(PA); DA108P(PA); DA108V(PA); DA108B(TN); DA108P(TN); DA108V(TN); DA108B(TX); DA108P(TX); DA108V(TX); DA108B(WI); DA108P(WI); DA108V(WI);

Corporate Office is located in Omaha, NE. Administrative Services: PO Box 10386; Des Moines, IA

This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. This policy has exclusions and limitations. For costs and further details of coverage, see your agent or write the company. THIS IS A LIMITED POLICY. If there is a discrepancy between the brochure and contract, the contract language prevails. This is a solicitation of insurance and a licensed producer may contact you. Medico® is a registered trademark owned and licensed by Medico® Insurance Company. Copyright © 2016 Medico® Insurance Company

**ADVA108** 

## **MEDICO**<sup>®</sup> **INSURANCE COMPANY** www.GoMedico.com

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**MEDICO**<sup>®</sup>

#### CHOOSE YOUR PLAN

| TI INSURANCE COMPANY   |              |                          |                   |
|--|--------------|--------------------------|-------------------|
| INDIVIDUAL BENEFITS  | TRADITIONAL  | PREFERRED                | PREFERRED<br>PLUS |
| Policy Year Maximum Benefit  | \$1,000      | \$1,500                  | \$2,500           |
| Policy Year Deductible   | \$100        | \$100                    | \$100             |
| You pay the following coinsurance percentages after deductible:  |              |                          |                   |
| <ul> <li>Diagnostic &amp; Preventive</li> <li>3 month waiting period</li> <li>Cleanings: 2 per policy year</li> <li>Evaluations: 2 per policy year</li> <li>Bitewing X-rays: 1 set of 4 images per policy year</li> </ul>                            | 0%           | 20%<br>No Waiting Period | 20%               |
| <ul> <li>Basic Services</li> <li>6 month waiting period; Benefits include limitations</li> <li>Fillings</li> <li>Diagnostic X-rays</li> <li>Nonsurgical extractions</li> <li>Palliative Care</li> </ul>  | 50%          | 20%                      | 20%               |
| <ul> <li>Major Services</li> <li>12 month waiting period; Benefits include limitations</li> <li>Crowns, bridges and dentures</li> <li>Endodontics, including root canals</li> <li>Periodontal services</li> <li>Oral surgical extractions</li> </ul> | 50%          | 50%                      | 50%               |
| <ul> <li>Vision Services</li> <li>12 month waiting period</li> <li>Up to \$200 benefit, in 2 policy years</li> <li>Eye exams, eyeglasses, contact lenses</li> </ul>  | Not Included | 50%                      | 50%               |
| <ul> <li>Hearing Services</li> <li>12 month waiting period</li> <li>Up to \$500 per policy year benefit</li> <li>Exams, hearing aids and repairs</li> </ul>  | Not Included | 50%                      | 50%               |



#### See your own provider or choose one in our Maximum Care Network.

One of the largest dental networks nationally, the Maximum Care Network, powered by Careington and DenteMax, can help you save on dental services.

To locate a participating dental provider on the online directory, visit www.GoMedico.com. (Does not apply to GA, LA and MT)

 True Insurance Plan; Not a Discount Card
 Affordable Premiums with Rich Benefits
 Guaranteed Issue No Health Questions
 Guaranteed Issue No Health Questions
 Choose a Plan to Meet Needs & Budget
 30 Day Free Look Period
 'Centers of Medicare and Medicaid Services. Dental Services and Services. Dental Services and Services. Dental Services and Serv

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

### START EVERY DAY WITH A SMILE

And with Medico® Insurance Company you can by choosing a plan that best fits your needs and budget. Because poor oral health is linked with respiratory disease, cardiovascular disease and diabetes,<sup>1</sup> we offer affordable plan choices to help you protect your overall health while providing coverage for services Medicare doesn't cover, such as exams, checkups and cleanings.<sup>2</sup>

