

# Cover the expected and unexpected with supplemental insurance



**MEDICO**<sup>®</sup>  
INSURANCE COMPANY

Medicare Supplement insurance helps offset medical expenses that go beyond what Medicare covers, but it doesn't compensate for everything. That's why it makes sense to pair other supplemental insurance with your Medicare Supplement plan.

## Dental insurance

Medicare and most Medicare Supplement plans don't cover dental care costs. Without a supplemental dental insurance plan, you could be on the hook for fees for cleanings, extractions, dentures, root canals, crowns, and more.



**Tip:** Medico dental plans will pay in addition to any plans you already have in force. Some Medico plans offer a spouse rate or discounts on dental premiums when they're added to a Medico Medicare Supplement plan or a Final Expense plan with Medico's sister subsidiary, Great Western Insurance Company. Ask your agent if these options are available in your state.

## Hospital Indemnity insurance

Since medical plans don't cover every dollar of your hospital costs (such as deductibles, copays, etc.), you can use a Hospital Indemnity plan to pay out a specified, fixed-amount benefit for each day you're in a hospital due to a covered sickness or injury. Depending on the coverage you select, Medico's plan may pay ancillary costs, such as recovery care, ambulance transport, urgent care, chiropractic services, and travel and lodging expenses.



**Tip:** Your agent can find the right Medico Hospital Indemnity riders to make your coverage more robust or help reduce your out-of-pocket costs.

## First Diagnosis Cancer insurance

Medicare, Medicare Advantage, and Medicare Supplement plans cover most medical expenses for cancer care, but not the indirect costs of a cancer diagnosis. Medico's lump-sum payout First Diagnosis Cancer insurance plan is unrestricted and can be used for anything from experimental treatments to lost income due to work absences.



**Tip:** In some states, Medico's plan offers an inflation protection benefit that automatically increases the cash benefit amount by 5% of the original amount each year for the life of the policy. Ask your agent if it is available in your state.

### **Hospital Indemnity disclaimers**

**Policy forms:** HIA63, HIA63(KS), HIA63(MO), HIA63(NC), HIA63(OH), HIA63(PA), HIA63(TN), HIA63(TX), and HIA63(WI)

This policy has limitations and exclusions. Policy availability, exclusions, and limitations may vary by state. See the plan in your state for complete details. The policyholder has 30 days after receiving the policy to examine it and return it to Medico or to the producer if they are dissatisfied. Medico will refund the premium, less any claims paid, and void the policy. This flyer is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. Please see the policy and riders for complete details. For costs and further details of the coverage, including exclusions, restrictions, or limitations and the terms under which the policy may be continued in force or discontinued, see your producer or contact Medico. Preexisting conditions are not covered during the first six months after the policy date (may vary by state). To be eligible for benefits, you must receive medically necessary covered care, as defined in the policy.

THIS IS A LIMITED POLICY. If there is a discrepancy between the flyer and the contract, the contract language prevails. This policy is not major medical insurance and is not a substitute for major medical insurance. It does not qualify as minimum essential health coverage under the Federal Affordable Care Act. If you purchase this policy only, you will not satisfy the federal requirement that you have health coverage, which is in effect beginning Jan. 1, 2014. This is a solicitation of insurance, and a licensed agent/producer may contact you.

### **Dental and First Diagnosis Cancer disclaimers**

**Dental policy forms:** DEN2021, DEN2021(KS), DEN2021(MI), DEN2021(MO), DEN2021(NC), DEN2021(OH), DEN2021(PA), DEN2021(TX), and DEN2021(WI).

**First Diagnosis Cancer policy forms:** MI-CAA28, MI-CAA29, MI-CAA28(KY), MI-CAA29(KY), MI-CAA28(NE), MI-CAA29(NE), MI-CAA28(OH), MI-CAA29(OH), MI-CAA28(PA), MI-CAA29(PA), MI-CAA28(TX), MI-CAA29(TX), MI-CAA28(WI), and MI-CAA29(WI).

First Diagnosis Cancer is not available in Colorado and Mississippi.

THIS IS A LIMITED POLICY. This flyer is intended to provide a general description of the plan benefits. Plan provisions and benefits may vary from state to state. This plan has exclusions and limitations. For costs and further details of coverage, see your producer or write to Medico Insurance Company, P.O. Box 10386, Des Moines, IA 50306-0686 or call 800-228-6080. If there is a discrepancy between the flyer and the contract, the contract language prevails. This is a solicitation of insurance and a licensed producer may contact you.

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