

SERFF Tracking Number: MDIC-125779423 State: Arkansas
Filing Company: Medico Insurance Company State Tracking Number: 39960
Company Tracking Number: KHA06BROCHURE
TOI: H10I Individual Health - Dental Sub-TOI: H10I.000 Health - Dental
Product Name: A06A07bro
Project Name/Number: /

Filing at a Glance

Company: Medico Insurance Company

Product Name: A06A07bro

TOI: H10I Individual Health - Dental

Sub-TOI: H10I.000 Health - Dental

Filing Type: Form

SERFF Tr Num: MDIC-125779423

SERFF Status: Closed

Co Tr Num: KHA06BROCHURE

Co Status:

Author: Karl Hug

Date Submitted: 08/18/2008

State: ArkansasLH

State Tr Num: 39960

State Status: Filed-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 08/24/2008

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/24/2008

State Status Changed: 08/24/2008

Corresponding Filing Tracking Number:

Filing Description:

RE: Individual Health Insurance advertisement

ADVMIA06-A07-1 – Short-Term Facility Care

and Short-Term Facility Care Plus Advertisement

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 08/07/2008

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

ADVMIA06-A07-1 was created as an invitation to inquire about our Short-Term Facility Care Policies, MI-NHA06 and MI-NHA07, which were approved by your Department on February 9, 2007.

The advertisement is submitted for your approval, and will be used by our producer force when making face-to-face

SERFF Tracking Number: MDIC-125779423 State: Arkansas
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 Product Name: A06A07bro
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sales presentation. We would like to request the ability to modify the pictures in this advertisement without re-filing the form. We also request the right to reproduce this brochure, after approval, in electronic form on our website – with the understanding that the brochure’s form number and version number will also be displayed on the website.

A very similar brochure, form number: ADVMIA06-A07, was stamped “filed” for use on April 24, 2007 by your department and this new form, will upon approval, replace that previously approved form, ADVMIA06-A07.

Thank you for your review and approval of this filing. If you have any questions or concerns, please feel free to contact me.

Company and Contact

Filing Contact Information

Karl Hug, Compliance Analyst khug@gomedico.com
 1515 S. 75th Street (800) 695-5976 [Phone]
 Omaha, NE 68124 (402) 391-4858[FAX]

Filing Company Information

Medico Insurance Company CoCode: 31119 State of Domicile: Nebraska
 1515 S. 75th Street Group Code: 364 Company Type: Life and Health
 Omaha, NE 68124 Group Name: Medico State ID Number:
 (800) 695-5976 ext. [Phone] FEIN Number: 47-0122200

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: one advertising form - \$25.00 fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Insurance Company	\$25.00	08/18/2008	21987709

SERFF Tracking Number: MDIC-125779423

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Company Tracking Number: KHA06BROCHURE

TOI: H101 Individual Health - Dental

Sub-TOI: H101.000 Health - Dental

Product Name: A06A07bro

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor	08/24/2008	08/24/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
TOI catagory	Note To Reviewer	Karl Hug	08/18/2008	08/18/2008

SERFF Tracking Number: MDIC-125779423 *State:* Arkansas
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Disposition

Disposition Date: 08/24/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Filed-Closed	Yes
Supporting Document	Application	Filed-Closed	Yes
Supporting Document	Health - Actuarial Justification	Filed-Closed	Yes
Supporting Document	Outline of Coverage	Filed-Closed	Yes
Supporting Document	cover letter	Filed-Closed	Yes
Form	A06 and A07 policy advertising brochure	Filed-Closed	Yes

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Note To Reviewer

Created By:

Karl Hug on 08/18/2008 10:44 AM

Subject:

TOI catagory

Comments:

I accidently filed this as "H101.000" and it should have been under "H131", thanks.

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Form Schedule

Lead Form Number: ADVMIA06-A07-1

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	ADVMIA06-A07-1	Advertising	A06 and A07 policy advertising brochure	Revised	Replaced Form #: ADVMIA06-A07 Previous Filing #: unknown		ADVMIA06-A07-1-07072008.pdf

Short-Term Facility Care



safe harbors for

recovery

Protecting Your Future Today[®]



MEDICO[™]
INSURANCE COMPANY

short-term remedy

Policy Benefit Options

SHORT-TERM FACILITY CARE - NHA06

*Nursing Facility Care and
Assisted Living Facility Care*

Plan I

180-Day Maximum Benefit Period
Daily Benefit Amount - \$50 to \$150

Plan II

360-Day Maximum Benefit Period
Daily Benefit Amount - \$50 to \$150

SHORT-TERM FACILITY CARE PLUS - NHA07

*Nursing Facility Care and
Assisted Living Facility Care plus
Home Health Care and Adult Day Care*

Plan I

180-Day Maximum Benefit Period
Daily Benefit Amount - \$50 to \$150

Plan II

360-Day Maximum Benefit Period
Daily Benefit Amount - \$50 to \$150

Both policies include a 20-day elimination period.

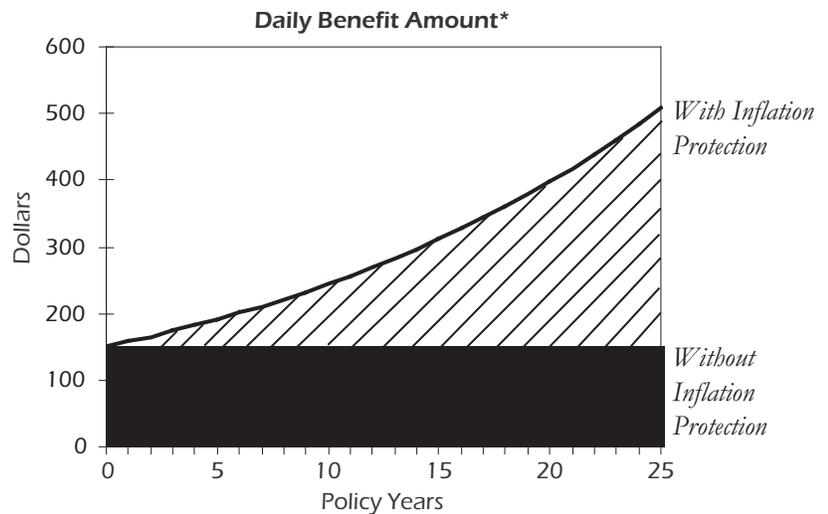
Optional Rider

COMPOUND INFLATION PROTECTION RIDER - MIRA08

*Provides added protection to guard
against rising health care costs.*

- Increases the original Daily Benefit Amount by 5% compounded annually.

Additional premium is required.



*Example Calculated Using \$150 Daily Benefit

Eligibility For Benefits

Your Physician or Licensed Health Care Practitioner must show that you meet one of the following benefit qualifiers:

- You need Substantial Assistance to perform at least two of the six Activities of Daily Living (eating, dressing, toileting, transferring, continence, and bathing).
- You require substantial supervision and direction due to Cognitive Impairment.

Why Do You Need One Of These Policies?

You can't see the future, but you're going to have to pay for it.

Be sure that you have a way to pay for the unexpected accident or illness that requires a short stay in a nursing or assisted living facility or home health or adult day care.

You work full-time and have major medical insurance. Will it pay for these kinds of care? Does it pay all expenses or only a percentage?

You may have Medicare, maybe even a Medicare supplement policy. Will Medicare pay for these kinds of care? Will your supplemental policy pay if Medicare doesn't?

Regardless of the kind of insurance you have, short-term facility care insurance can help protect your future today.



Why Should You Buy From Us?

You want to do business with a company you can trust. You want good service. You want products that meet your needs.



Other Important Benefits

30-Day Right to Examine

You have 30 days after you receive the policy to examine it and return it to us or to the producer if you are dissatisfied. We will then refund the premium you paid and void the policy.

Guaranteed Renewable

This insurance will remain in force as long as your premiums are paid on time, subject to the Lifetime Maximum Benefit Period Provision and our limited right to change premium.

This brochure 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 for details. For costs and further details of the coverage, including exclusions, any restrictions or limitations and the terms under which the policy may be continued in force, see your producer or write to the Company.

Medico™ Insurance Company
1515 South 75th Street
Omaha, NE 68124

1-800-228-6080
www.gomedico.com

about the company

Medico™ Insurance Company began operations in 1930. We offer quality health insurance products nationwide. We were the second company in the country to market nursing home coverage in 1975.

Today, Medico™ Insurance Company continues a proud tradition of service to its policyholders.

Located in the heart of the U.S., all of our work is done here, not outsourced to some other country. And when you call our number, people answer the phone, people who understand your problems and are anxious to help you find solutions.



MEDICO™
INSURANCE COMPANY



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Rate Information

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Supporting Document Schedules

Bypassed -Name: Certification/Notice	Review Status: Filed-Closed	08/24/2008
Bypass Reason: N/A		
Comments:		
Bypassed -Name: Application	Review Status: Filed-Closed	08/24/2008
Bypass Reason: N/A		
Comments:		
Bypassed -Name: Health - Actuarial Justification	Review Status: Filed-Closed	08/24/2008
Bypass Reason: N/A		
Comments:		
Bypassed -Name: Outline of Coverage	Review Status: Filed-Closed	08/24/2008
Bypass Reason: N/A		
Comments:		
Satisfied -Name: cover letter	Review Status: Filed-Closed	08/24/2008
Comments:		
Attachment:		
AR AR A06-A07 Advertisement MIC Filing 082008.pdf		



MEDICO™ GROUP

Medico™ Insurance Company • Medico™ Life Insurance Company

August 18, 2008

MEDICO INSURANCE COMPANY
NAIC # 31119

Commissioner Julie Benafield Bowman
Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

RE: Individual Health Insurance
ADVMIA06-A07-1 – Short-Term Facility Care
and Short-Term Facility Care Plus Advertisement

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Thank you for your review and approval of this filing. If you have any questions or concerns, please feel free to contact me.

Sincerely,

Karl Hug, HIA
Compliance Analyst
khug@gomedico.com
Ph #800-695-5976, X251
Fax #402-391-4858

Protecting Your Future Today®