

SERFF Tracking Number: MDIC-126215012 State: Arkansas
 Filing Company: Medico Insurance Company State Tracking Number: 42837
 Company Tracking Number: KHA10ADS070209
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: A10ads07022009
 Project Name/Number: /

Filing at a Glance

Company: Medico Insurance Company

Product Name: A10ads07022009

TOI: MS051 Individual Medicare Supplement -
 Standard Plans

Sub-TOI: MS051.001 Plan A

Filing Type: Advertisement

SERFF Tr Num: MDIC-126215012 State: Arkansas

SERFF Status: Closed-Filed- State Tr Num: 42837
 Closed

Co Tr Num: KHA10ADS070209 State Status: Filed-Closed

Reviewer(s): Stephanie Fowler

Author: Karl Hug Disposition Date: 08/25/2009

Date Submitted: 07/02/2009 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/25/2009

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 05/26/2009

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 08/25/2009

Created By: Karl Hug

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Karl Hug

Filing Description:

Pursuant to State requirements, the above referenced Medicare supplement advertising material is intended for use in Arkansas and should be considered an invitation to inquire.

Our agent force will use the advertising brochure when making direct, face-to-face sales presentations to Medicare eligible individuals. 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.

ADVMIA10 was created to provide general information about our company and the policies. This form will not replace

SERFF Tracking Number: MDIC-126215012 State: Arkansas
 Filing Company: Medico Insurance Company State Tracking Number: 42837
 Company Tracking Number: KHA10ADS070209
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: A10ads07022009
 Project Name/Number: /

any other advertising that is currently on file with your department.

Producers will be able to insert their names, phone numbers and e-mail addresses in selected areas which are bracketed to indicate variability.

This filing does not contain any unusual or potentially controversial items. The sizes of the print ads, as well as font styles, as they would appear in selected periodicals, may vary.

Thank you for your review and approval of this filing.

Company and Contact

Filing Contact Information

Karl Hug, Compliance Analyst khug@gomedico.com
 1515 S. 75th Street 800-695-5976 [Phone] 251 [Ext]
 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: 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: \$125.00
 Retaliatory? No
 Fee Explanation: 5 Med Supp ads @ \$25.00 per ad = \$125.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Insurance Company	\$125.00	07/02/2009	28943568

SERFF Tracking Number: MDIC-126215012 State: Arkansas
 Filing Company: Medico Insurance Company State Tracking Number: 42837
 Company Tracking Number: KHA10ADS070209
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: A10ads07022009
 Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/25/2009	08/25/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	08/04/2009	08/04/2009	Karl Hug	08/24/2009	08/24/2009

SERFF Tracking Number: MDIC-126215012 *State:* Arkansas
Filing Company: Medico Insurance Company *State Tracking Number:* 42837
Company Tracking Number: KHA10ADS070209
TOI: MS051 Individual Medicare Supplement - *Sub-TOI:* MS051.001 Plan A
Standard Plans
Product Name: A10ads07022009
Project Name/Number: /

Disposition

Disposition Date: 08/25/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MDIC-126215012 State: Arkansas
 Filing Company: Medico Insurance Company State Tracking Number: 42837
 Company Tracking Number: KHA10ADS070209
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: A10ads07022009
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	certification	Accepted for Informational Purposes	Yes
Form (revised)	brochure for A10 series, Plans A, D, F	Filed	Yes
Form	brochure for A10 series, Plans A, D, F	Disapproved	Yes
Form (revised)	print ad for A10 series, Plans A, D, F	Filed	Yes
Form	print ad for A10 series, Plans A, D, F	Disapproved	Yes
Form (revised)	print ad for A10 series, Plans A, D, F	Filed	Yes
Form	print ad for A10 series, Plans A, D, F	Disapproved	Yes
Form (revised)	print ad for A10 series, Plans A, D, F	Filed	Yes
Form	print ad for A10 series, Plans A, D, F	Disapproved	Yes
Form (revised)	mailer for A10 series, Plans A, D, F	Filed	Yes
Form	mailer for A10 series, Plans A, D, F	Disapproved	Yes

SERFF Tracking Number: MDIC-126215012 State: Arkansas
Filing Company: Medico Insurance Company State Tracking Number: 42837
Company Tracking Number: KHA10ADS070209
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: A10ads07022009
Project Name/Number: /

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 08/04/2009
Submitted Date 08/04/2009
Respond By Date 09/04/2009

Dear Karl Hug,

This will acknowledge receipt of the captioned filing.

Objection 1

- brochure for A10 series, Plans A, D, F, ADV Mia10 (Form)
- print ad for A10 series, Plans A, D, F, MI9F-4307 (Form)
- print ad for A10 series, Plans A, D, F, MI9F-4306 (Form)
- print ad for A10 series, Plans A, D, F, MI9F-4308 (Form)
- mailer for A10 series, Plans A, D, F, MI9F-5352 (Form)

Comment: AR R&R 41 Guideline 7-A (19) requires that a lead generating devise must include a statement that an agent will call if such is the case.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 08/24/2009
Submitted Date 08/24/2009

Dear Stephanie Fowler,

Comments:

Good morning,

Response 1

Comments: I have attached the revised forms, the sentence, "An agent may call" has been added to each of these forms (look for this statement at the bottom of page 3, on form ADV Mia10(AR)). The only other change is to the form number, which has been done for tracking purposes.

SERFF Tracking Number: MDIC-126215012 State: Arkansas
 Filing Company: Medico Insurance Company State Tracking Number: 42837
 Company Tracking Number: KHA10ADS070209
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: A10ads07022009
 Project Name/Number: /

Related Objection 1

Applies To:

- brochure for A10 series, Plans A, D, F, ADVmia10 (Form)
- print ad for A10 series, Plans A, D, F, MI9F-4307 (Form)
- print ad for A10 series, Plans A, D, F, MI9F-4306 (Form)
- print ad for A10 series, Plans A, D, F, MI9F-4308 (Form)
- mailer for A10 series, Plans A, D, F, MI9F-5352 (Form)

Comment:

AR R&R 41 Guideline 7-A (19) requires that a lead generating devise must include a statement that an agent will call if such is the case.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
brochure for A10 series, Plans A, D, F	ADVMIA10(AR)		Advertising	Initial			ADVMIA10(AR)-08052009.pdf
Previous Version							
brochure for A10 series, Plans A, D, F	ADVMIA10		Advertising	Initial			ADVMIA10-06212007.pdf
print ad for A10 series, Plans A, D, F	MI9F-4307(AR)		Advertising	Initial			MI9F-4307(AR)-08052009.pdf
Previous Version							
print ad for A10 series,	MI9F-		Advertising	Initial			MI9F-

SERFF Tracking Number: MDIC-126215012 State: Arkansas
 Filing Company: Medico Insurance Company State Tracking Number: 42837
 Company Tracking Number: KHA10ADS070209
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans

Product Name: A10ads07022009

Project Name/Number: /

Plans A, D, F 4307

4307-
04282009.
pdf

print ad for A10 series, MI9F- Advertising Initial
 Plans A, D, F 4306(AR)

MI9F-
4306(AR)-
08052009.
pdf

Previous Version

print ad for A10 series, MI9F- Advertising Initial
 Plans A, D, F 4306

MI9F-
4306-
04282009.
pdf

print ad for A10 series, MI9F- Advertising Initial
 Plans A, D, F 4308(AR)

MI9F-
4308(AR)-
08052009.
pdf

Previous Version

print ad for A10 series, MI9F- Advertising Initial
 Plans A, D, F 4308

MI9F-
4308-
04282009.
pdf

mailer for A10 series, MI9F- Advertising Initial
 Plans A, D, F 5352(AR)

MI9F-
5352(AR)-
08052009.
pdf

Previous Version

mailer for A10 series, MI9F- Advertising Initial
 Plans A, D, F 5352

MI9F-
5352-
04282009.
pdf

No Rate/Rule Schedule items changed.

Thank you for your continued review and approval of this filing.

SERFF Tracking Number: MDIC-126215012 *State:* Arkansas
Filing Company: Medico Insurance Company *State Tracking Number:* 42837
Company Tracking Number: KHA10ADS070209
TOI: MS051 Individual Medicare Supplement - *Sub-TOI:* MS051.001 Plan A
Standard Plans
Product Name: A10ads07022009
Project Name/Number: /

Sincerely,
Karl Hug

SERFF Tracking Number: MDIC-126215012 State: Arkansas
 Filing Company: Medico Insurance Company State Tracking Number: 42837
 Company Tracking Number: KHA10ADS070209
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: A10ads07022009
 Project Name/Number: /

Form Schedule

Lead Form Number: ADVMIA10

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 08/25/2009	ADVMIA10(AR)		Advertising brochure for A10 series, Plans A, D, F	Initial			ADVMIA10(A R)- 08052009.pdf
Filed 08/25/2009	MI9F-4307(AR)		Advertising print ad for A10 series, Plans A, D, F	Initial			MI9F-4307(AR)- 08052009.pdf
Filed 08/25/2009	MI9F-4306(AR)		Advertising print ad for A10 series, Plans A, D, F	Initial			MI9F-4306(AR)- 08052009.pdf
Filed 08/25/2009	MI9F-4308(AR)		Advertising print ad for A10 series, Plans A, D, F	Initial			MI9F-4308(AR)- 08052009.pdf
Filed 08/25/2009	MI9F-5352(AR)		Advertising mailer for A10 series, Initial Plans A, D, F	Initial			MI9F-5352(AR)- 08052009.pdf

Medicare Supplement



safe harbors for
wellness

Protecting Your Future Today[®]



MEDICO[™]
INSURANCE COMPANY

medicare supplement

Are You Eligible?

If the following statements are true, it is likely you are eligible for Medicare Supplement insurance.

- You are covered by Medicare or plan to be within 60 days of the day you apply for insurance.
- You are not covered by Medicaid.
- You do not have another Medicare Supplement policy. Or, you have another Medicare Supplement policy that will be replaced.
- You answer “no” to questions 1 through 4 in the Medical Information section of the application.
- Previous coverage does not show unsatisfactory claims experience or serious medical history not covered by application questions.

As stated in the application, the health history of the applicant will not be a factor in the issuance of the policy, if application is made during “Open Enrollment” or a guaranteed issue period.

What We Offer

Coverage	PLANS		
	A	D	F
Part A deductible			
Part A hospital co-payment (61-90 days)			
Part A hospital co-payment (91-150 days)			
Part A hospitalization up to an additional 365 lifetime days once lifetime reserve days end			
Part A&B - 3 pints of blood			
Skilled Nursing Facility Co-Payment (21-100 days)			
Part B deductible			
Part B 20% of eligible expenses			
Part B excess charges			
Foreign Travel Emergency			
At-Home Recovery			

Important Information

Exceptions and Limitations

We will NOT pay benefits for: expenses incurred for outpatient prescription drugs, other than drugs covered by Medicare Parts A and B; non-Medicare eligible expenses; services for which you are not liable or for which a charge normally is not made when there is no insurance; and any loss that occurs while this policy is not in force. We will not duplicate any benefit paid by Medicare.

30-Day Right to Return

If you are not completely satisfied with your Medicare Supplement insurance policy, just return it to us within 30 days and we will refund any premiums paid.

Suitability

Some states have specific rules regarding duplication of coverage. Most states have laws or administrative codes that prohibit an agent or insurer from recommending to a prospective buyer the purchase of any individual policy that is not suitable to the applicant. It is extremely important that the agent be aware of this suitability requirement.

Pre-Existing Conditions

Our policies do not include a limitation for pre-existing conditions.

Guaranteed Renewable - Premiums Subject to Change

We guarantee to renew your policy each time you send us the premium. The premium must be paid on or before the date it is due or during the 31 days that follow. Your policy remains in force during this time. We can change your premium only if we do the same to all policies of this form issued to persons of your class in your state.

Medico Insurance Company is not connected with or endorsed by the U.S. Government or the federal Medicare program.

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. The outline of coverage available in your state must be provided in conjunction with this brochure. For costs and further details of coverage, see your agent or write to the Company. An agent may call.

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

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

Why Purchase A Policy?

While the federal Medicare program covers some hospital and medical costs, it does not cover them all. A Medicare Supplement policy may help lower out-of-pocket costs for hospital stays, blood, and Medicare Part B eligible expenses. Some plans also assist with skilled nursing facility co-payments, at-home recovery, and Medicare Part B excess charges.



Facts To Consider

There are different standardized Medicare Supplement plans, each with a different set of benefits. No matter where you live (except for Massachusetts, Minnesota, and Wisconsin), the benefits offered by each individual plan will be the same.

Medicare Supplement plans no longer cover prescription drugs. To have Medicare prescription drug coverage, you may want to buy a Medicare Prescription Drug Plan (Part D).

Medicare Supplement policies do not provide benefits for items such as long-term care, vision or dental care, hearing aids, eyeglasses, and private-duty nursing.

Source: 2007 *Choosing A Medigap Policy: A Guide To Health Insurance For People With Medicare*

about the company

Medico Insurance Company began operations in 1930. We offer quality health insurance products nationwide for Americans over the age of 50.

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

Agency Logo Placeholder

Are You Paying Too Much? *for your Medicare Supplement Insurance*

Why pay more for the same coverage? Call today and find out if you qualify for Medicare Supplement Insurance offered by Medico® Insurance Company.

**Contact [agent name] at [000-000-0000] today.
You owe it to yourself.**

Medico Insurance Company - 1515 S. 75th St., Omaha, NE 68124

Policies/certificates are underwritten by Medico Insurance Company. Medico Insurance Company & its agents are not connected with or endorsed by the U.S. government or the federal Medicare program. Plans A, D, and F are available. Policy forms MI-MSA10A, MI-MSA10D, MI-MSA10F, or state equivalent. Certificate forms MI-MSA11A, MI-MSA11D, MI-MSA11F, or state equivalent. An agent may call.

MI9F-4307(AR)

08052009

4.3125 x 2.75

Medicare Supplement Insurance

Are You Paying Too Much?

Why Pay More
for the same coverage?

Call today
to see if you qualify for
Medicare Supplement Insurance
offered by
Medico® Insurance Company.

Medico Insurance Company
1515 S. 75th St., Omaha, NE 68124

Policies/certificates are underwritten by Medico Insurance Company. Medico Insurance Company & its agents are not connected with or endorsed by the U.S. government or the federal Medicare program. Plans A, D, and F are available. Policy forms MI-MSA10A, MI-MSA10D, MI-MSA10E, or state equivalent. Certificate forms MI-MSA11A, MI-MSA11D, MI-MSA11E, or state equivalent. An agent may call.

**Contact [agent name] at
[000-000-0000]**

**Don't Delay.
You owe it to yourself.**

MI9F-4306(AR)

08052009

2.375 x 5.50

**Medicare Supplement
Insurance**

**New Lower Rates
Announced In Your Area!**

Contact [agent name] at
[000-000-0000].

Policies/certificates are underwritten by Medico® Insurance Company. Medico Insurance Company & its agents are not connected with or endorsed by the U.S. government or the federal Medicare program. Plans A, D, and F are available. Policy forms MI-MSA10A, MI-MSA10D, MI-MSA10F, or state equivalent. Certificate forms MI-MSA11A, MI-MSA11D, MI-MSA11F, or state equivalent. An agent may call.

Medico Insurance Company
1515 S. 75th St., Omaha, NE 68124
MI9F-4308(AR) 08052009

2.375 x 2.75



*Don't accidentally throw this away!
This information could save you money.*

Are you paying too much for your Medicare Supplement Insurance? Check out the great rates offered by Medico® Insurance Company!

Medicare Supplement Plans offered by Medico Insurance Company are identical to the plans offered by other companies, except for one thing: other companies' premiums could be higher. You owe it to yourself to save money on premiums.

New lower premium rates for Medicare Supplement Plans [list approved plans].

While the Medicare Supplement Plans are standardized, you may still have a choice when it comes to cost and the company standing behind the policy. Medico Insurance Company, located in Omaha, Nebraska, has been meeting insurance needs for more than 75 years. Medico offers outstanding customer service. When you pick up the phone to call Medico, you will always speak to a person, you will not get a recording or an automated system. Medico is a proven company that will be there when you need them most.

FREE Information!

For costs and details about the Medicare Supplement Plans from Medico Insurance Company, please call [agent phone number], email [agent email address], or visit [agent website] today.

Sincerely,

[Agent or Agency Name]

P.S. There is absolutely no cost or obligation for the information. Don't hesitate. Email or call [agent phone number] today!

Call [agent phone number]
or
email [agent email address].

Medicare Supplement insurance is underwritten by Medico Insurance Company, 1515 South 75th St., Omaha, NE 68124. Policy forms MI-MSA10A, MI-MSA10D, MI-MSA10E, or state equivalent. Certificate forms MI-MSA11A, MI-MSA11D, MI-MSA11F, or state equivalent. These policies/certificates have exclusions, reductions and limitations. Medico Insurance Company and its agents are not connected with or endorsed by the U.S. government or the federal Medicare program. This mailing is used in solicitation of insurance. An outline of coverage is available upon request. An agent may call.

Medico Insurance Company 1515 S. 75th St., Omaha, NE 68124

SERFF Tracking Number: MDIC-126215012 State: Arkansas
Filing Company: Medico Insurance Company State Tracking Number: 42837
Company Tracking Number: KHA10ADS070209
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
Standard Plans
Product Name: A10ads07022009
Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: certification	Accepted for Informational Purposes	Date: 08/25/2009
Comments:		
Attachment: AR-Cert 07022009.pdf		

ARKANSAS CERTIFICATION

_____ hereby
Insurer

certifies that this filing complies with the requirements of Arkansas Insurance Rule and Regulation 19 as well as all other requirements of the Arkansas Insurance Department.

Nesiree Buckley

Signature

Officer's name and title

Date

SERFF Tracking Number: MDIC-126215012 State: Arkansas
 Filing Company: Medico Insurance Company State Tracking Number: 42837
 Company Tracking Number: KHA10ADS070209
 TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A
 Standard Plans
 Product Name: A10ads07022009
 Project Name/Number: /

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/02/2009	Form	print ad for A10 series, Plans A, D, F	08/24/2009	MI9F-4308-04282009.pdf (Superseded)
07/02/2009	Form	mailer for A10 series, Plans A, D, F	08/24/2009	MI9F-5352-04282009.pdf (Superseded)
07/02/2009	Form	brochure for A10 series, Plans A, D, F	08/24/2009	ADVMIA10-06212007.pdf (Superseded)
07/02/2009	Form	print ad for A10 series, Plans A, D, F	08/24/2009	MI9F-4307-04282009.pdf (Superseded)
07/02/2009	Form	print ad for A10 series, Plans A, D, F	08/24/2009	MI9F-4306-04282009.pdf (Superseded)

**Medicare Supplement
Insurance**

**New Lower Rates
Announced In Your Area!**

Contact [agent name] at
[000-000-0000].

Policies/certificates are underwritten by Medico® Insurance Company. Medico Insurance Company & its agents are not connected with or endorsed by the U.S. government or the federal Medicare program. Plans A, D, and F are available. Policy forms MI-MSA10A, MI-MSA10D, MI-MSA10F, or state equivalent. Certificate forms MI-MSA11A, MI-MSA11D, MI-MSA11F, or state equivalent.

Medico Insurance Company
1515 S. 75th St., Omaha, NE 68124
MI9F-4308 04282009

2.375 x 2.75



*Don't accidentally throw this away!
This information could save you money.*

Are you paying too much for your Medicare Supplement Insurance? Check out the great rates offered by Medico® Insurance Company!

Medicare Supplement Plans offered by Medico Insurance Company are identical to the plans offered by other companies, except for one thing: other companies' premiums could be higher. You owe it to yourself to save money on premiums.

New lower premium rates for Medicare Supplement Plans [list approved plans].

While the Medicare Supplement Plans are standardized, you may still have a choice when it comes to cost and the company standing behind the policy. Medico Insurance Company, located in Omaha, Nebraska, has been meeting insurance needs for more than 75 years. Medico offers outstanding customer service. When you pick up the phone to call Medico, you will always speak to a person, you will not get a recording or an automated system. Medico is a proven company that will be there when you need them most.

FREE Information!

For costs and details about the Medicare Supplement Plans from Medico Insurance Company, please call [agent phone number], email [agent email address], or visit [agent website] today.

Sincerely,

[Agent or Agency Name]

P.S. There is absolutely no cost or obligation for the information. Don't hesitate. Email or call [agent phone number] today!

Call [agent phone number]
or
email [agent email address].

Medicare Supplement insurance is underwritten by Medico Insurance Company, 1515 South 75th St., Omaha, NE 68124. Policy forms MI-MSA10A, MI-MSA10D, MI-MSA10E, or state equivalent. Certificate forms MI-MSA11A, MI-MSA11D, MI-MSA11F, or state equivalent. These policies/certificates have exclusions, reductions and limitations. Medico Insurance Company and its agents are not connected with or endorsed by the U.S. government or the federal Medicare program. This mailing is used in solicitation of insurance. An outline of coverage is available upon request.

Medico Insurance Company 1515 S. 75th St., Omaha, NE 68124

Medicare Supplement



safe harbors for
wellness

Protecting Your Future Today[®]



MEDICO[™]
INSURANCE COMPANY

medicare supplement

Are You Eligible?

If the following statements are true, it is likely you are eligible for Medicare Supplement insurance.

- You are covered by Medicare or plan to be within 60 days of the day you apply for insurance.
- You are not covered by Medicaid.
- You do not have another Medicare Supplement policy. Or, you have another Medicare Supplement policy that will be replaced.
- You answer “no” to questions 1 through 4 in the Medical Information section of the application.
- Previous coverage does not show unsatisfactory claims experience or serious medical history not covered by application questions.

As stated in the application, the health history of the applicant will not be a factor in the issuance of the policy, if application is made during “Open Enrollment” or a guaranteed issue period.

What We Offer

Coverage	PLANS		
	A	D	F
Part A deductible			
Part A hospital co-payment (61-90 days)			
Part A hospital co-payment (91-150 days)			
Part A hospitalization up to an additional 365 lifetime days once lifetime reserve days end			
Part A&B - 3 pints of blood			
Skilled Nursing Facility Co-Payment (21-100 days)			
Part B deductible			
Part B 20% of eligible expenses			
Part B excess charges			
Foreign Travel Emergency			
At-Home Recovery			

Important Information

Exceptions and Limitations

We will NOT pay benefits for: expenses incurred for outpatient prescription drugs, other than drugs covered by Medicare Parts A and B; non-Medicare eligible expenses; services for which you are not liable or for which a charge normally is not made when there is no insurance; and any loss that occurs while this policy is not in force. We will not duplicate any benefit paid by Medicare.

30-Day Right to Return

If you are not completely satisfied with your Medicare Supplement insurance policy, just return it to us within 30 days and we will refund any premiums paid.

Suitability

Some states have specific rules regarding duplication of coverage. Most states have laws or administrative codes that prohibit an agent or insurer from recommending to a prospective buyer the purchase of any individual policy that is not suitable to the applicant. It is extremely important that the agent be aware of this suitability requirement.

Pre-Existing Conditions

Our policies do not include a limitation for pre-existing conditions.

Guaranteed Renewable - Premiums Subject to Change

We guarantee to renew your policy each time you send us the premium. The premium must be paid on or before the date it is due or during the 31 days that follow. Your policy remains in force during this time. We can change your premium only if we do the same to all policies of this form issued to persons of your class in your state.

Medico Insurance Company is not connected with or endorsed by the U.S. Government or the federal Medicare program.

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. The outline of coverage available in your state must be provided in conjunction with this brochure. For costs and further details of coverage, see your agent or write to the Company.

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

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

Why Purchase A Policy?

While the federal Medicare program covers some hospital and medical costs, it does not cover them all. A Medicare Supplement policy may help lower out-of-pocket costs for hospital stays, blood, and Medicare Part B eligible expenses. Some plans also assist with skilled nursing facility co-payments, at-home recovery, and Medicare Part B excess charges.



Facts To Consider

There are different standardized Medicare Supplement plans, each with a different set of benefits. No matter where you live (except for Massachusetts, Minnesota, and Wisconsin), the benefits offered by each individual plan will be the same.

Medicare Supplement plans no longer cover prescription drugs. To have Medicare prescription drug coverage, you may want to buy a Medicare Prescription Drug Plan (Part D).

Medicare Supplement policies do not provide benefits for items such as long-term care, vision or dental care, hearing aids, eyeglasses, and private-duty nursing.

Source: 2007 *Choosing A Medigap Policy: A Guide To Health Insurance For People With Medicare*

about the company

Medico Insurance Company began operations in 1930. We offer quality health insurance products nationwide for Americans over the age of 50.

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

Agency Logo Placeholder

Are You Paying Too Much?

for your Medicare Supplement Insurance

Why pay more for the same coverage? Call today and find out if you qualify for Medicare Supplement Insurance offered by Medico® Insurance Company.

**Contact [agent name] at [000-000-0000] today.
You owe it to yourself.**

Medico Insurance Company - 1515 S. 75th St., Omaha, NE 68124

Policies/certificates are underwritten by Medico Insurance Company. Medico Insurance Company & its agents are not connected with or endorsed by the U.S. government or the federal Medicare program. Plans A, D, and F are available. Policy forms MI-MSA10A, MI-MSA10D, MI-MSA10F, or state equivalent. Certificate forms MI-MSA11A, MI-MSA11D, MI-MSA11E, or state equivalent.

MI9F-4307

04282009

4.3125 x 2.75

Medicare Supplement Insurance

Are You Paying Too Much?

Why Pay More
for the same coverage?

Call today
to see if you qualify for
Medicare Supplement Insurance
offered by
Medico® Insurance Company.

Medico Insurance Company
1515 S. 75th St., Omaha, NE 68124

Policies/certificates are underwritten by Medico Insurance Company. Medico Insurance Company & its agents are not connected with or endorsed by the U.S. government or the federal Medicare program. Plans A, D, and F are available. Policy forms MI-MSA10A, MI-MSA10D, MI-MSA10E, or state equivalent. Certificate forms MI-MSA11A, MI-MSA11D, MI-MSA11E, or state equivalent.

**Contact [agent name] at
[000-000-0000]**

Don't Delay.

You owe it to yourself.

MI9F-4306

04282009

2.375 x 5.50