

SERFF Tracking Number: MDIC-126651230 State: Arkansas  
Filing Company: Medico Insurance Company State Tracking Number: 45816  
Company Tracking Number: A28A29ADS2010  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: A28A29ads2010  
Project Name/Number: A28A29ads2010/A28A29ads2010

## Filing at a Glance

Company: Medico Insurance Company

Product Name: A28A29ads2010

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Filing Type: Form

SERFF Tr Num: MDIC-126651230 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 45816

Co Tr Num: A28A29ADS2010

State Status: Approved-Closed

Author: Karl Hug

Reviewer(s): Rosalind Minor

Date Submitted: 05/28/2010

Disposition Date: 06/04/2010

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: A28A29ads2010

Project Number: A28A29ads2010

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Our domicile state of Nebraska does not require the filing nor does it review ads for this type of insurance.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/04/2010

Explanation for Other Group Market Type:

State Status Changed: 06/04/2010

Deemer Date:

Created By: Karl Hug

Submitted By: Karl Hug

Corresponding Filing Tracking Number:

Filing Description:

Individual First Diagnosis Cancer Insurance Policies

Advertising, Invitation to Inquire:

RE: Filing of advertising forms for policy forms MI-CAA28(AR) and MI-CAA29(AR), which were Approved on May 21, 2010.

Our agent force will use the enclosed advertising brochures when making direct, face-to-face sales presentations to

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eligible individuals. We request the right to reproduce these brochures, after approval, in electronic form on our website – with the understanding that the brochure’s form numbers and version numbers will also be displayed on the website.

The brochures, flyers, print ads and e-mails were created to provide general information about our company and the policies. These forms will not replace any other advertising that is currently on file with your department.

We would like to request the ability to modify the pictures in any of these advertisements without re-filing the forms.

This filing does not contain any unusual or potentially controversial items from normal entity or industry standards.

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] 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

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$125.00  
 Retaliatory? No  
 Fee Explanation: 5 ads @ \$25.00 per ad = \$125.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Insurance Company	\$125.00	05/28/2010	36881794

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/04/2010	06/04/2010

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*Product Name:* A28A29ads2010  
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## **Disposition**

Disposition Date: 06/04/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Form	print ad for First Diagnosis Cancer policies A28 and A29	Approved-Closed	Yes
Form	flyer for First Diagnosis Cancer policies A28 and A29	Approved-Closed	Yes
Form	brochure for First Diagnosis Cancer policies A28 and A29	Approved-Closed	Yes
Form	tri fold brochure for First Diagnosis Cancer policies A28 and A29	Approved-Closed	Yes
Form	email or print ad for First Diagnosis Cancer policies A28 and A29	Approved-Closed	Yes

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## Form Schedule

### Lead Form Number: MI9F-4390

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 06/04/2010	MI9F-4390	Advertising	print ad for First Diagnosis Cancer policies A28 and A29	Initial			MI9F-4390-04122010.pdf
Approved-Closed 06/04/2010	MI9F-4393(AR)	Advertising	flyer for First Diagnosis Cancer policies A28 and A29	Initial			MI9F-4393(AR)-05242010.pdf
Approved-Closed 06/04/2010	ADVMIA28-29(AR)	Advertising	brochure for First Diagnosis Cancer policies A28 and A29	Initial			ADVMIA28-29(AR)-05242010.pdf
Approved-Closed 06/04/2010	ADVMIA28-29(TRI)AR	Advertising	tri fold brochure for First Diagnosis Cancer policies A28 and A29	Initial			ADVMIA28-29(TRI)AR-05242010.pdf
Approved-Closed 06/04/2010	MI9F-4391	Advertising	email or print ad for First Diagnosis Cancer policies A28 and A29	Initial			MI9F-4391-04122010.pdf

Introducing the all new  
**First Diagnosis  
Cancer Insurance Policies**  
MI-CAA28 & MI-CAA29  
from Medico® Insurance Company.  
1515 S. 75th St., Omaha, Nebraska 68124  
1.800.228.6080 www.gomedico.com

- Policy pays cash directly to you in one lump sum
- Inflation benefit *(MI-CAA29 only)*
- Choose from different levels of Affordable Coverage
- Reasonable Rates
- No Coordination of Benefits
- 10% Household Discount *(in most states)*
- Individually issued to Ages 18-79
- Guaranteed Renewable

May not be available in all states. For costs and further details of the coverage, including exclusions, any reduction or limitations and the terms under which the policy may be continued in force, 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 POLICY.

**Contact [producer name],  
authorized producer, at  
[000-000-0000]  
[address].**

MI9F-4390

04122010

2.375 x 5.50

# If you are diagnosed with cancer, your health insurance may only cover some of the cost. **How will you cover the rest?**

*This product offers a one-time cash benefit  
**paid directly to the policyholder**  
when first diagnosed with  
internal cancer or malignant melanoma.  
(Does not cover other types of skin cancer.)*

Use Your Benefits For: • Travel for treatment away from home • Daycare • Hotel stays • Airfare • Home nursing care...

## Product highlights:

- Inflation protection option of 5% each year *(MI-CAA29 only)*
- Guaranteed Renewable
- Competitive rates
- Household discount in most states - 10%
- No Coordination of Benefits - policies pay in addition to any other coverage you may have
- Four cash options to choose from:  
\$10,000, \$15,000, \$20,000 & \$25,000
- No policy fee
- No-hassle claims service
- One-time cash payment made directly to you, the policyholder

Policy Forms MI-CAA28 & MI-CAA29. May not be available in all states.

\* For costs & further details of the coverage, including exclusions, any reduction or limitations & the terms under which the policy may be continued in force, see your producer or write to the company. **THIS IS A LIMITED POLICY.** This is a solicitation of insurance and a licensed producer may contact you.



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

For more information on this product, contact:

**[Producer Information]**

# First Diagnosis Cancer Insurance Policy

from Medico® Insurance Company

THIS IS A LIMITED BENEFIT POLICY



**MEDICO®**  
INSURANCE COMPANY

*Protecting Your Future Today®*

# a cash benefit when you need

Today, millions of families are dealing with cancer. Medical advances have greatly improved the treatment for those diagnosed with cancer. However, with innovative treatments come increased cost. Medico's new cancer policy can help. We hope that in the near future, cancer will no longer be a threat.

***Until that time...there's Medico.***

## *Cancer Value Plus* **First Diagnosis Cancer Policy with Inflation Protection - MI-CAA29**

- This policy provides you with **ONE CASH PAYMENT**, while the policy is in force.
- The cash is paid directly to the policyholder.
- You choose the cash option when you apply for coverage.
- This policy covers First Diagnosed Internal Cancer or malignant melanoma.
- This policy does not pay for skin cancer.
- **Cancer Value Plus offers a simple inflation benefit** that is built into the policy. The inflation benefit will automatically increase the cash benefit amount by 5% of the original cash benefit amount, each year, for the life of the policy.

## *Cancer Value* **First Diagnosis Cancer Policy - MI-CAA28**

- This policy provides you with **ONE CASH PAYMENT**, while the policy is in force.
- The cash is paid directly to the policyholder.
- You choose the cash option when you apply for coverage.
- This policy covers First Diagnosed Internal Cancer or malignant melanoma.
- This policy does not pay for skin cancer.

### *Product Highlights:*

- **Cancer Value Plus** helps your benefits keep pace with future costs
- Guaranteed Renewable
- Competitive Prices
- A 10% Household Discount is available in most states
- There is **NO** policy fee
- Individually issued to Ages 18-79
- No-hassle claim service
- No Coordination of Benefits
- Cash payment is made directly to you, the policyholder
- Choose from different levels of affordable coverage

#### **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.



#### **Benefit Options**

The cash payment benefit can be purchased in amounts of \$10,000, \$15,000, \$20,000 or \$25,000. (With **Cancer Value Plus**, you also get the 5% inflation protection each year.)

#### **30-Day Waiting Period**

Benefits are not payable if Cancer manifests itself before the policy has been in effect for at least 30 days. (Cancer is manifested when symptoms exist.)

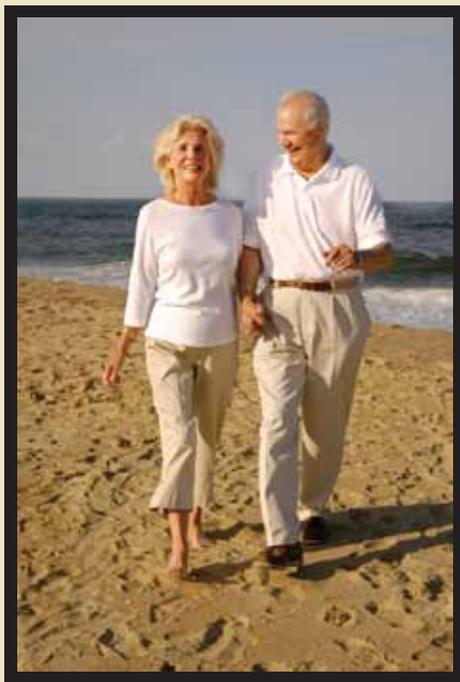
# and it most

## *Why do you need a Cancer Value (Plus) policy?*

The American Cancer Society (ACS) states that one in two American men and one in three American women will get cancer in their lifetimes. The ACS also states that 65% of cancer related expenses are **not** covered by regular health insurance.\*

There are many ways to help ward off cancer by following a healthy diet, getting regular exercise, wearing sunscreen, quitting smoking, etc. But, if there is a diagnosis of cancer, the cancer and its treatment are a significant emotional and financial burden on the family. By knowing there is a cash payment policy in place, the financial burden will be less. This policy does not coordinate benefits. This means you will receive the full benefit amount in addition to any other insurance coverage that you may already have in place. Also, it pays one cash payment directly to you, the policyholder. You choose where and when to spend the money.

\* American Cancer Society - Facts & Figures 2009  
[www.cancer.org](http://www.cancer.org)



## *Who may be a likely candidate for a Cancer Value Plus or Cancer Value policy?*

- Someone who may not have enough savings to cover medical expenses, loss of income, transportation, hotel stays when seeking treatment away from home, childcare, housekeeping, home nursing care, etc.
- Anyone with a family history of cancer
- A person whose health insurance does not cover cancer related expenses or treatments
- The sole wage earner of the family
- One who strives to protect family assets

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, exclusions and limitations and further details of the coverage, see your agent or contact Medico Insurance Company.

This is a solicitation of insurance and a licensed producer may contact you.



**MEDICO®**  
**INSURANCE COMPANY**

**Medico® Insurance Company**  
**1515 South 75th Street, Omaha, NE 68124**  
**1-800-228-6080 [www.gomedico.com](http://www.gomedico.com)**



**MEDICO®**

**INSURANCE COMPANY**

## about the company

Medico Insurance Company began operations in 1930. We were the second company in the country to market nursing home coverage in 1975.

Today, Medico Insurance Company offers quality health insurance products nationwide and continues a proud tradition of service excellence 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 ready to help you find solutions.

Agency Logo Placeholder

# First Diagnosis Cancer Insurance Policy from Medico® Insurance Company

THIS IS A LIMITED BENEFIT POLICY

## *Who may be a likely candidate for a Cancer Value Plus or Cancer Value policy?*

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## 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 another city or country. And when you call our number, people answer the phone, people who understand your problems and are anxious to help you find solutions.



1515 South 75th Street, Omaha, Nebraska 68124  
1-800-228-6080 - [www.gomedico.com](http://www.gomedico.com)

[ Producer Information ]



*Protecting Your Future Today®*



# a cash benefit when you need it most

Today, millions of families are dealing with cancer.

Medical advances have greatly improved the treatment for those diagnosed with cancer.

However, with innovative treatments come increased cost. Medico's new cancer policy can help.

We hope that in the near future, cancer will no longer be a threat.

**Until that time...there's Medico.**

## Cancer Value Plus

**First Diagnosis Cancer Policy  
with Inflation Protection - MI-CAA29**

- This policy provides you with **ONE CASH PAYMENT**, while the policy is in force.
- The cash is paid directly to the policyholder.
- You choose the cash option when you apply for coverage.
- This policy covers First Diagnosed Internal Cancer or malignant melanoma.
- This policy does not pay for skin cancer.
- **Cancer Value Plus offers a simple inflation benefit** that is built into the policy. The inflation benefit will automatically increase the cash benefit amount by 5% of the original cash benefit amount, each year, for the life of the policy.

## Cancer Value

**First Diagnosis Cancer Policy - MI-CAA28**

- This policy provides you with **ONE CASH PAYMENT**, while the policy is in force.
- The cash is paid directly to the policyholder.
- You choose the cash option when you apply for coverage.
- This policy covers First Diagnosed Internal Cancer or malignant melanoma.
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## Why do you need a Cancer Value (Plus) policy?

The American Cancer Society (ACS) states that one in two American men and one in three American women will get cancer in their lifetimes. The ACS also states that 65% of cancer-related expenses are **not** covered by regular health insurance.\*

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\* American Cancer Society - Facts & Figures 2009  
[www.cancer.org](http://www.cancer.org)

## Product Highlights:

- **Cancer Value Plus** helps your benefits keep pace with future costs
- Guaranteed Renewable
- Competitive Prices
- A 10% Household Discount is available in most states
- There is **NO** policy fee
- Individually issued to Ages 18-79
- No-hassle claim service
- No Coordination of Benefits
- Cash payment is made directly to you, the policyholder
- Choose from different levels of affordable coverage

### 30-Day Right to Examine

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### Guaranteed Renewable

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### Benefit Options

The cash payment benefit can be purchased in amounts of \$10,000, \$15,000, \$20,000 or \$25,000. (With **Cancer Value Plus**, you also get the 5% inflation protection each year.)

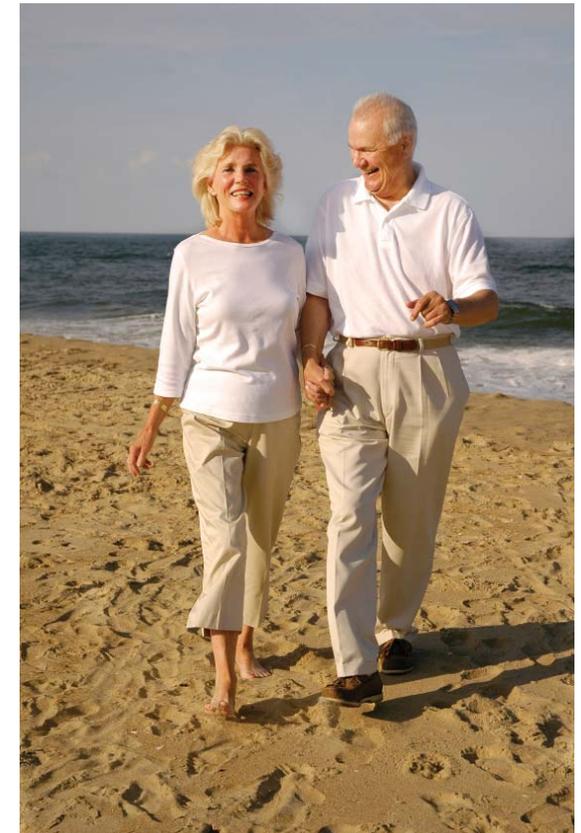
### 30-Day Waiting Period

Benefits are not payable if Cancer manifests itself before the policy has been in effect for at least 30 days. (Cancer is manifested when symptoms exist.)

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, exclusions and limitations and further details of the coverage, see your producer or contact Medico Insurance Company. This is a solicitation of insurance. A licensed producer may contact you.

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

1-800-228-6080  
[www.gomedico.com](http://www.gomedico.com)



**ATTENTION:** Families who want to protect their finances.

# THIS MAY HELP PROTECT YOUR LIFETIME SAVINGS!



## First Diagnosis Cancer Insurance

*Check Out Our Insurance Policy Features\*...  
These are affordable insurance policies from  
Medico® Insurance Company that could help  
you protect your personal savings from  
diminishing due to a cancer diagnosis.*

- Affordable monthly rates
- Choose benefits to fit your budget & your needs
- Pays cash to the policyholder in one payment
- Simplified underwriting
- 10% Household Discount (not available in all states)
- Inflation benefit (MI-CAA29 only)
- No coordination of benefits
- Individually Issued to Ages 18-79
- Guaranteed Renewable

*Call today for more information!*

**Producer Name**

**(000) 000-0000**

[www.website.com](http://www.website.com)



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**INSURANCE COMPANY**

*Protecting Your Future Today®*

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1.800.228.6080 [www.gomedico.com](http://www.gomedico.com)

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> AR-Cert 052010.pdf	Approved-Closed	06/04/2010

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> n/a <b>Comments:</b>	Approved-Closed	06/04/2010

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Health - Actuarial Justification <b>Bypass Reason:</b> n/a <b>Comments:</b>	Approved-Closed	06/04/2010

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Outline of Coverage <b>Bypass Reason:</b> n/a <b>Comments:</b>	Approved-Closed	06/04/2010

**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