



## **Top GA (“Distributor”) – Level 2 Commission Schedule**

EFFECTIVE DATE: September 1, 2021

(This schedule applies to all business written on or after the effective date.)

### **General Provisions**

This schedule is part of your Distributor Agreement with Medico Insurance Company, Medico Corp Life Insurance and/or Medico Life and Health Insurance Company (each a “Company”) and is incorporated by this reference. All provisions of the Distributor Agreement that do not conflict with the provisions of this schedule apply also to this schedule.

Compensation on unpaid and/or unearned premium shall be reversed and charged back to Distributor’s account. Commissions paid for replacement of another company’s policies will be subject to applicable federal and state laws and regulations.

Unless indicated otherwise in the schedules, commissions paid on a Medicare Supplement policy replacing an existing Medico Insurance Company, Medico Corp Life Insurance Company Medicare or Medico Life and Health Insurance Company Supplement policy will be paid at 90% of the normal commission rate for such policy.

Distributor agrees to regulate compensation on any offered products or policies, including Medicare supplement insurance, paid to its downline agents in accordance with state and federal laws and regulations. Compensation includes first year and subsequent years’ commission and pecuniary remuneration of any kind relating to the sale or renewal of Medicare supplement policies, including, but not limited to, bonuses, gifts, prizes, awards, finder’s fees and policy fees.

### **Commissionable Premium**

No commission will be paid on that amount of premium related to benefits or guarantee issuance of coverage mandated by state or federal laws and regulations, unless specifically stated otherwise.

**Total Commission** – This schedule represents the total commissions payable to you and is inclusive of compensation to be paid to your downline. Any commission payable to your downline will be deducted from percentages listed in this schedule, so the total compensation under this schedule may be lower than is listed above.

### **Modification**

Company reserves the right to modify, terminate or discontinue all products, terms, fees, and compensation on the schedule. In the event of any state or federal law, which materially alters the required loss ratio for the business written under the schedule, the Company reserves the right to reduce commissions.



**MEDICO®**

**Top GA Commission Schedule for  
Medicare Supplement Products**

EFFECTIVE DATE: September 1, 2021

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**Medico agrees to pay commissions as follows:**

<b>Arizona, Iowa, Nebraska, Ohio and South Carolina</b>			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment or Underwritten except Plan N			
Issue Ages 65-79	23%	4%	1%
Issue Ages 80+	11.5%	2%	0%
Plan N – Open Enrollment or Underwritten			
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3%	0%

<b>Colorado</b>			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Guaranteed Issue, Open Enrollment or Underwritten			
All Ages	23%	2.5%	0%

<b>Georgia, Kansas, Kentucky and Mississippi</b>			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment, Underwritten or Underage Disability except Plan N			
Issue Ages 0-64	1%	0%	0%
Issue Ages 65-79	23%	4%	1%
Issue Ages 80+	11.5%	2%	0%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	1%	0%	0%
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3%	0%

<b>Illinois</b>		
Issue Ages:	Commission Policy Years 1-6	Commission Policy Years 7 -10
0-64	7%	1%
65-79	22%	2%
80+	10%	2%

<b>Indiana</b>			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Guaranteed Issue, Open Enrollment or Underwritten			
Issue Ages 0-64	0%	0%	0%
Issue Ages 65+	25%	0%	0%

<b>Louisiana and North Carolina</b>			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment, Underwritten or Underage Disability except Plan N			
Issue Ages 0-64	0%	0%	0%
Issue Ages 65-79	23%	4%	1%
Issue Ages 80+	11.5%	2%	0%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	0%	0%	0%
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3%	0%

**Top GA Commission Schedule for Medicare Supplement Products cont.**

<b>Michigan</b>				
	Policy Years 1-3	Policy Years 4-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment or Underwritten except Plan N				
Issue Ages 65-79	33%	5%	5%	1%
Issue Ages 80+	16.5%	2%	2%	0%
Plan N – Open Enrollment or Underwritten				
Issue Ages 65-79	37%	13%	13%	1%
Issue Ages 80+	18.5%	6.5%	6.5%	0%

<b>Missouri</b>			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment, Underwritten or Special Annual Enrollment Period			
All Ages	19%	4%	0%

<b>Oklahoma</b>		
Issue Ages:	Commission Policy Years 1-6	Commission Policy Years 7 -10
0-64	7%	1%
65-79	22%	2%
80+	10%	2%

<b>Nevada, New Mexico and Wyoming</b>		
Issue Ages:	Commission Policy Years 1-6	Commission Policy Years 7 -10
65-79	22%	2%
80+	10%	2%

<b>Pennsylvania</b>			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment or Underwritten except Plan N			
Issue Ages 65-79	23%	4%	1%
Issue Ages 80+	11.5%	2%	0%
Plan N – Open Enrollment or Underwritten			
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3%	0%
Guaranteed Issue – Only Plans Required by State Law			
Issue Ages 0-64	4%	1%	0%
Issue Ages 65+	1.25%	1%	0%

<b>Tennessee</b>			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment or Underwritten except Plan N			
Issue Ages 65-79	23%	4%	1%
Issue Ages 80+	11.5%	2%	0%
Plan N – Open Enrollment or Underwritten			
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3%	0%
Guaranteed Issue – Only Plans Required by State Law			
Issue Ages 0-64	1.5%	0%	0%
Issue Ages 65+	5%	1%	0%

<b>Texas</b>			
	Policy Years 1-7	Policy Years 8-10	Policy Years 11+
All Plans – Open Enrollment, Underwritten or Underage Disability except Plan N			
Issue Ages 0-64	1%	0%	0%
Issue Ages 65-79	23%	4%	1%
Issue Ages 80+	11.5%	2%	0%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	1%	0%	0%
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3%	0%

**Top GA Commission Schedule for Medicare Supplement Products cont.**

<b>Utah</b>		
Issue Ages:	Commission Policy Years 1-6	Commission Policy Years 7 -10
65-79	22%	2%
80+	10%	2%

<b>Virginia</b>		
Issue Ages:	Commission Policy Years 1-6	Commission Policy Years 7 -10
Ages 0-64	0%	0%
65-79	22%	2%
80+	10%	2%

<b>West Virginia</b>		
Issue Ages:	Commission Policy Years 1-5	Commission Policy Years 6 -10
65-79	23%	2%
80+	11%	2%

<b>Wisconsin</b>			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Guaranteed Issue, Open Enrollment or Underwritten			
Issue Ages 0-64	4%	1%	0%
Issue Ages 65–79	23%	4%	1%
Issue Ages 80+	11.5%	2%	0%

**Guaranteed Issue Policies:**

- Commission for Colorado, Indiana, South Carolina and Wisconsin will be paid as standard commissions.
- Commissions for Arizona, Georgia, Iowa, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Nebraska, North Carolina, Ohio and Texas will be paid a one-time flat rate of \$25.00.
- Commissions for Pennsylvania and Tennessee will be paid according to the rates in the schedule above.
- Reduced commission in the remaining states will be paid \$24.00 in the first policy year and \$12.00 each policy year thereafter.
- Unless specified above, these reduced commissions are in lieu of any commission otherwise payable. This applies to persons under age 65 that are eligible for Guaranteed Issue but does NOT apply to policies issued to persons eligible strictly on the basis of his or her enrollment for benefits under Medicare Part B (Open Enrollment), or the special annual enrollment period in Missouri.
- Underage disability only applies to plans required by state law.

**SPECIFIC PROVISIONS:**

- All rider forms have the same commission rate as the policies to which they are attached unless specifically stated otherwise in the Commission Schedule.
- No policy fee shall be collected on this policy form.
- Commissions will be paid on the original premium only. No commission will be paid on any premium increase.
- No commission will be paid on premium attributed to the Part B Deductible coverage (except in Indiana).
- You will reimburse us any commissions you receive on premiums which are returned by us as required by state regulations concerning Loss Ratio Standards and Refund or Credit of Premium.



**MEDICO®**  
INSURANCE COMPANY

**Top GA Commission Schedule for  
Medico Dental Product**

EFFECTIVE DATE: August 1, 2021

(This schedule applies to all business written on or after the effective date.)

**Medico Insurance Company agrees to pay commissions as follows:**

<b>Alabama, Arkansas, Delaware, Idaho, Kansas, Maine, Mississippi, Missouri, Montana, New Mexico, Oklahoma, Oregon South Carolina, Tennessee, Utah, Virginia, West Virginia and Wyoming</b>		
Issue Ages:	Commission First Policy Year	Commission Policy Years 2+
18-74	42%	5%
75-89	39%	4%

<b>Minnesota, North Dakota, Rhode Island and South Dakota</b>		
Issue Ages:	Commission First Policy Year	Commission Policy Years 2+
18-89	20%	2%

<b>Nevada and Washington</b>		
Issue Ages:	Commission First Policy Year	Commission Policy Years 2+
All Ages	16%	2%

**SPECIFIC PROVISIONS:**

- All rider forms have the same commission rate as the policies to which they are attached unless specifically stated otherwise in the Commission Schedule.
- No policy fee shall be collected on this policy form.
- Commissions will be paid on the original premium only. No commission will be paid on any premium increase.



**MEDICO®**  
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**TGA Commission Schedule for  
 Medico Dental Gold and Platinum Products**

EFFECTIVE DATE: August 1, 2021

(This schedule applies to all business written on or after the effective date.)

Medico Insurance Company agrees to pay commissions as follows:

<b>Arizona, Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Louisiana, Michigan, Nebraska, North Carolina, Ohio, Pennsylvania, Texas and Wisconsin</b>		
<b>Issue Ages:</b>	<b>Commission First Policy Year</b>	<b>Commission Policy Years 2+</b>
18-89	37%	7%

**SPECIFIC PROVISIONS:**

- All rider forms have the same commission rate as the policies to which they are attached unless specifically stated otherwise in the Commission Schedule.
- No policy fee shall be collected on this policy form.
- Commissions will be paid on the original premium only. No commission will be paid on any premium increase.
- Internal replacements will be paid at the renewal rate.



**Top GA Commission Schedule for  
Other Health Products**

EFFECTIVE DATE: January 1, 2020

(This schedule applies to all business written on or after the effective date.)

**Medico Insurance Company agrees to pay commissions as follows:**

**Hospital Indemnity**

<b>Alabama, Arkansas, Georgia, Illinois, Iowa, Kansas, Louisiana, Mississippi, Missouri, Montana, Nebraska, Nevada, North Carolina, Oklahoma, Oregon, Pennsylvania, Texas, Utah, West Virginia, Wisconsin and Wyoming</b>				
	Commission First Policy Year	Commission Policy Years 2-6	Commission Policy Years 7-10	Commission Policy Years 11+
	55%	12%	6%	3%

<b>Arizona, Florida, Indiana, Kentucky, Michigan, Ohio, South Carolina, Tennessee and Virginia</b>				
	Commission First Policy Year	Commission Policy Years 2-6	Commission Policy Years 7-10	Commission Policy Years 11+
	46%	11%	6%	3%

<b>Colorado, Minnesota and Washington</b>				
	Commission First Policy Year	Commission Policy Years 2-6	Commission Policy Years 7-10	Commission Policy Years 11+
	39%	6%	3%	3%

**First Diagnosis Cancer Products:**

<b>Alabama, Arizona, Arkansas, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Missouri, Montana, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Wisconsin and Wyoming</b>				
Without Inflation Protection				
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+	
18-79	50%	6%	3%	
With Inflation Protection				
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+	
18-79	57%	13%	5%	

<b>Washington</b>				
Without Inflation Protection				
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+	
18-79	33%	3%	3%	
With Inflation Protection				
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+	
18-79	42%	8%	5%	

<b>Michigan</b>				
Without Inflation Protection				
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+	
18-64	50%	6%	3%	
Issue Ages:	Commission Policy Years 1-3	Commission Policy Years 4-10	Commission Policy Years 11+	
65-79	17%	6%	3%	
With Inflation Protection				
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+	
18-64	57%	13%	5%	
Issue Ages:	Commission Policy Years 1-3	Commission Policy Years 4-10	Commission Policy Years 11+	
65-79	20%	13%	5%	

**Top GA Commission Schedule for Other Health Products, cont.**

**SPECIFIC PROVISIONS:**

- All rider forms have the same commission rate as the policies to which they are attached unless specifically stated otherwise in the Commission Schedule.
- No policy fee shall be collected on this policy form.
- Commissions will be paid on the original premium only. No commission will be paid on any premium increase.
- No commissions will be paid on Waivered premiums (applies only to Recovery Care Products and First Diagnosis Cancer Products).
- Inflation coverage is not available in Georgia.