



MEDICO®

LIFE AND HEALTH INSURANCE COMPANY

Medicare Supplement Insurance



Solutions to help secure your financial future

www.gomedico.com



Coverage you can count on

Healthcare costs can put a strain on your budget, even if you have Medicare Parts A and B. Enrolling in a Medicare Supplement insurance plan offered by Medico Life and Health Insurance Company can help give you security and peace of mind.

A Medicare Supplement insurance plan helps pay for out-of-pocket expenses not covered by Medicare, such as coinsurance, copayments, and/or deductibles. Medicare beneficiaries can enroll in a Medicare Supplement product at any time of the year.¹

Coverage that provides value

When you purchase a Medico Medicare Supplement insurance plan, you're getting your lowest Medico premium with:

- Preferred rates for non-tobacco users²
- A discount on premium with an automatic bank withdrawal from your checking or savings account
- A discount on your premium rate if you live with another person over 18 years old, even if they don't have coverage with us

1. If you are outside your open enrollment or guaranteed issue period, you are required to complete an enrollment application and will be subject to underwriting.

2. Tobacco use will not be a deciding factor for preferred rates if you are in your open enrollment or guaranteed issue period.

30-day satisfaction guarantee

If you are not completely satisfied with your Medicare Supplement insurance policy, you can cancel it within 30 days, and we will refund any premium paid minus any claims paid.

Coverage that meets your needs

With our portfolio of Medicare Supplement insurance plans, Medico has the right solutions to meet your needs. In addition to lowering out-of-pocket costs, you'll benefit from:

- Plan choices**
 Choose from affordable solutions that best fit your needs and budget.
- Protection when you travel**
 Receive coverage for emergency healthcare services when you travel outside the United States.³
- Guaranteed renewable for life**
 Your coverage will never be canceled, even if your health changes.⁴
- No pre-existing condition waiting period**
 Prior medical conditions are covered as soon as your policy is effective.
- Freedom to choose**
 You can select any doctor or hospital that accepts Medicare, so you don't need to worry about finding network providers or getting referrals to see specialists.



Medico's experienced agents are here to help you select the plan that meets your specific needs. Talk to your agent to understand your plan options.

Plan benefits	Plan A	Plan G	Plan N	Plan F ^{5,6}
Part A deductible		✓	✓	✓
Part A hospital coinsurance and hospital costs	✓	✓	✓	✓
Part A and B: 3 pints of blood	✓	✓	✓	✓
Hospice Part A copayment or coinsurance	✓	✓	✓	✓
Skilled nursing facility copayment		✓	✓	✓
Part B deductible				✓
Part B copayment or coinsurance	✓	✓	✓ ⁷	✓
Part B excess charges		✓		✓
Foreign travel emergency ⁸		✓	✓	✓

3. Plan A does not include foreign travel benefits.

4. This is guaranteed as long as your premium is paid on time.

5. Plan F has a high-deductible option in which plan benefits start paying after the annual out-of-pocket deductible (including Parts A and B deductibles) has been satisfied.

6. Only applicants first eligible for Medicare before January 1, 2020, may purchase Plans F and high deductible F.

7. Up to \$20 copayment for some office visits and up to \$50 copayment for an emergency room visit that does not result in an inpatient admission.

8. Plan pays a percentage of this benefit.



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Solutions to help secure your financial future

Medico Life and Health Insurance Company has the financial strength to provide quality insurance solutions. Medico is focused on designing products that help protect your financial well-being and is dedicated to providing the kind of customer service you deserve.

**Learn
more**

Contact your agent to learn more about Medico Life and Health Insurance Company's Medicare Supplement product or visit gomedico.com.

Policy forms: MSMLH70A, MSMLH70F, MSMLH70HF, MSMLH70G and MSMLH70N.

In Indiana and Kentucky coverage is available to qualified Medicare beneficiaries under the age of 65. Medico Life and Health Insurance Company is not connected with or endorsed by the United States 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 further details. The outline of coverage available in your state must be provided in conjunction with this brochure. The policy has exclusions and terms under which the policy may be continued in force or discontinued. For costs and further details of coverage, see your producer or write to the company. This is a solicitation of insurance and a licensed producer may contact you. If there is a discrepancy between the brochure and the contract, the contract language prevails.