

wellabe®

Medico Life and Health
Insurance Company
A Wellabe Company

Medicare Supplement Insurance



Be certain with Medicare Supplement insurance

Health care costs can put a strain on your budget, even if you have Medicare Parts A and B. But enrolling in a Medicare Supplement insurance plan can help you pay for out-of-pocket expenses not covered by Medicare, such as coinsurance, copayments, and deductibles. You'll be ready for anything. Plus, Medicare beneficiaries can enroll in a Medicare Supplement product at any time of the year.¹



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.

A BETTER VALUE

When you purchase one of our Medicare Supplement insurance plans, you're getting an affordable premium with:

- **PREFERRED RATES** for eligible non-tobacco users²
- **SAVINGS** when you opt for automatic bank withdrawals from your checking or savings account
- **A PREMIUM RATE DISCOUNT** if you live with another person who is age 50 or older,³ even if they don't have coverage with us

PLANS CREATED TO MEET YOUR NEEDS

In addition to lowering out-of-pocket costs, our Medicare Supplement insurance plan offers benefits that can be flexible and work for your specific situation.

- **PLAN CHOICES**
Choose from affordable solutions that best fit your needs and budget.
- **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.
- **30-DAY RIGHT TO RETURN**
If you cancel your policy within 30 days, we will refund any premium paid minus any claims paid.

2. In AR and NE, tobacco use will not be a deciding factor for preferred rates if you are in your open enrollment or guaranteed issue period.

3. This may vary by state.

4. This is guaranteed as long as your premium is paid on time. Your premium rate is subject to change if a rate adjustment to all policyholders in the same plan, rate class, and state as yours is issued. Your premium will also increase with your age at the time of your renewal date (may vary by state).

UNDERSTANDING YOUR OPTIONS

Wellabe’s agents can help you select a Medicare Supplement insurance plan that fits your needs and budget. We offer Plans A, F, High-deductible F, G, High-deductible G, and N.

Plan benefits	Plan A	Plan G	HD Plan G ⁵	Plan N	Plan F ⁶	HD 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		✓	✓	✓	✓	✓

5. Plans F and G also have a high-deductible option that requires first paying a plan deductible before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High-deductible Plan G does not cover the Medicare Part B deductible. However, High-deductible Plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

6. Only applicants first eligible for Medicare before Jan. 1, 2020, may purchase Plan 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.

Customer resources

When you become a Wellabe policyholder, you'll have access to resources that make it easy to make the most of your plan, including our mobile app, customer portal, and Customer Success team via email or phone. Visit [Wellabe.com/Customer-Resources](https://www.wellabe.com/customer-resources) to learn more.





Let's do more, worry less, and make every day better

Since 1929, we have provided solutions to help people protect their health and financial well-being. Every day, we show we care through our shared values and doing what's right. We'll always be here helping people be well so they can prepare for tomorrow and live better today.

Medicare Supplement • Preaded • Hospital Indemnity
Dental • Final Expense • First Diagnosis Cancer

Contact your agent
to learn more or visit
wellabe.com



Policy forms: MLHMS2023A; MLHMS2023F; MLHMS2023HF; MLHMS2023G; MLHMS2023HG; MLHMS2023N; MLHMS2023A(CO); MLHMS2023F(CO); MLHMS2023HF(CO); MLHMS2023G(CO); MLHMS2023HG(CO); MLHMS2023N(CO)

Important notice: In AR and CO, 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 is a solicitation of insurance, and a licensed producer may contact you.

This product is underwritten by Medico® Life and Health Insurance Company, a Wellabe company. Each underwriting company is solely responsible for its own contractual and financial obligations. 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. An outline of coverage is available upon request. The policy has exclusions and terms under which the policy may be continued in force or discontinued.

We will NOT pay benefits for:

1. Any expense incurred for outpatient prescription drugs, other than drugs covered by Medicare Parts A and B
2. Non-Medicare eligible expenses, including, but not limited to, routine exams, take-home drugs and eye refractions
3. Services for which you are not liable or for which no charge normally is made in the absence of insurance
4. Loss that occurs while this policy is not in force
5. Any expense incurred that duplicates any benefit paid by Medicare

For costs and further details of coverage, see your producer or write to Wellabe, P.O. Box 10386, Des Moines, IA 50306-0686 or call 800-228-6080. If there is a discrepancy between the brochure and the contract, the contract language prevails. © 2023 Wellabe, Inc. All rights reserved.