

# Delivering value for years to come

When you choose a Medico Medicare supplement plan, you are getting coverage from a secure company that knows Medicare. Medico Insurance Company has served the insurance needs of Americans since 1930, establishing a proven track record in providing quality insurance solutions. Today, Medico Insurance Company, Medico Corp Life Insurance and Medico Life and Health Insurance Company's products are designed to help protect the financial well-being of policyholders.

Be confident that we will be here for you now and in the future with:

- **Exceptional customer service** responds to your needs with a sense of urgency and care.
- **Hassle-free claims processing** with claims being paid in 3.5 days on average.<sup>5</sup>
- **Local agents** who understand Medicare products and take the time to listen to your needs.



**PROTECTING YOUR FUTURE TODAY®**  
[www.GoMedico.com](http://www.GoMedico.com)

Policy forms: MSMLH70A; MSMLH70F; MSMLH70HF; MSMLH70G; MSMLH70N; MSMLH70A(NC); MSMLH70F(NC); MSMLH70HF(NC); MSMLH70G(NC); MSMLH70N(NC); MSMLH70A(OH); MSMLH70F(OH); MSMLH70HF(OH); MSMLH70G(OH); MSMLH70N(OH)

**In CO, NC and KY 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.

In Ohio, the agent or broker, and the insurance company have no connection or affiliation with and are not in any way sponsored by the federal or state government, the Social Security Administration, the Centers for Medicare and Medicaid services, or the Department of Health and Human Services. If you decide to purchase a Medicare supplement insurance plan, you have the option of paying the premium directly to the insurance company. An outline of coverage is available upon request. The agent/broker is making the sale on behalf of Medico Life and Health Insurance Company. You may verify the agent/broker and Medico Life and Health Insurance Company by contacting: The Ohio Department of Insurance, 50 W Town Street Third Floor, Suite 300, Columbus, OH 43215. Consumer Hotline: 1-800-686-1526 or TDD Number: (614) 664-3745.

Contact the plan: Medico Life and Health Insurance Company, Des Moines, IA 50306. 1-800-822-9993

5. Medicare supplement claims average 3.5 day turnaround time, December 2016.

This brochure is intended to provide a general description of the policy benefits. Policy provisions and benefits may vary from state to state. This policy has exclusions and terms under which the policy may be continued in force or discontinued. Please see the policy for further details and rates. 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 producer or write to the Company. This is a solicitation of insurance and a licensed producer may contact you.

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Medicare Supplement  
Insurance

# PROTECTING YOUR FUTURE TODAY®



**MEDICARE SUPPLEMENT  
INSURANCE**



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# MEDICARE SUPPLEMENT INSURANCE



## Protect your financial future

Health care costs, even if you have Medicare Parts A and B coverage, can put a strain on your budget. Give yourself the security and peace of mind that comes from having Medicare supplemental coverage offered by Medico Life and Health Insurance Company. A Medicare supplement plan gives you more predictable out-of-pocket costs by helping you pay your share of the costs — costs such as coinsurance, copayments and/or deductibles — which Medicare does not cover. Medicare beneficiaries can enroll in a Medicare supplement product at any time of the year.

| Key Benefits                            | Plan A | Plan F | Plan HdF* | Plan G | Plan N |
|---|--------|--------|-----------|--------|--------|
| Part A deductible                       |        | ✓      | ✓         | ✓      | ✓      |
| Part A hospital copayment               | ✓      | ✓      | ✓         | ✓      | ✓      |
| Part A & B - 3 pints of blood           | ✓      | ✓      | ✓         | ✓      | ✓      |
| Hospice Part A copayment or coinsurance | ✓      | ✓      | ✓         | ✓      | ✓      |
| Skilled Nursing Facility copayment      |        | ✓      | ✓         | ✓      | ✓      |
| Part B deductible                       |        | ✓      | ✓         |        |        |
| Part B 20% of eligible expenses         | ✓      | ✓      | ✓         | ✓      | ✓**    |
| Part B excess charges                   |        | ✓      | ✓         | ✓      |        |
| Foreign Travel Emergency                |        | ✓      | ✓         | ✓      | ✓      |

\* Plan benefits start paying after the annual out-of-pocket deductible (including Part A and B deductibles) has been satisfied. See outline of coverage for full benefit details.

\*\* Except up to \$20 copayment for office visit, and up to \$50 copayment for emergency room visit.

## 100% SATISFACTION GUARANTEED

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's value

When you purchase a Medico Medicare supplement insurance plan, rest assured you are getting your lowest Medico premium:

- Reduced premiums for non-tobacco users.<sup>1</sup>
- Discounted premium based on household status.<sup>2</sup>
- No frills, such as wellness programs, so you don't pay for programs you may already have or don't use.
- Discounted premium if you authorize deductions directly from a checking or savings account.

## Coverage that's there for you

Besides enjoying lower out-of-pocket costs, Medicare supplement plans offer:

- **Choice in plans** - choose from plans that cover all Medicare cost sharing to plans with copays.
- **Freedom to choose any doctor or hospital that accepts Medicare** - no need to worry about finding network providers or getting referrals to see specialists.
- **Protection whenever you travel** - coverage whenever you travel anywhere in the United States as well as internationally.<sup>3</sup>
- **Guaranteed renewable** - your coverage will never be cancelled even if your health changes.<sup>4</sup>
- **No pre-existing condition waiting period** - prior medical conditions are covered as soon as a policy is issued.

<sup>1</sup> In CO, KY, IN, NC, OH, all applicants will receive non-tobacco user premiums when applying for coverage during open enrollment or a guaranteed issue period.

<sup>2</sup> When the applicant lives in the same household with another person over 18 years of age regardless of whether they sign up for coverage with Medico Life and Health Insurance Company. Household discount definition may vary by state. In Ohio, both you and the other household member must obtain Medicare supplement cover with Medico Life and Health Insurance Company in order for the discount to apply. The household discount will continue as long as coverage for both the policies remains in force. Please ask your agent for details.

<sup>3</sup> Plan A does not include foreign travel benefits.

<sup>4</sup> As long as your health premium is paid on time.