

Dental, Vision & Hearing Insurance

THIS IS A LIMITED POLICY



Protecting Your Future Today[®]



MEDICO[™]
INSURANCE COMPANY

Dental, Vision & Hearing Insurance

Benefits

Once the \$100 Policy Year Deductible is satisfied, your policy pays for covered expenses, not to exceed Reasonable and Customary Charges, up to the Policy Year Maximum.

- 60% - First Policy Year
- 70% - Second Policy Year
- 80% - Third Policy Year and thereafter.

Applicants can choose between a

- \$1,000 or
- \$1,500

Policy Year Maximum at the time of application.

Some benefits are subject to a six month or one year waiting period.

Deductible

Our Dental, Vision and Hearing Insurance includes a standard:

- \$100 Policy Year Deductible

Save 10%

when you apply with a co-applicant!

(A co-applicant is someone who lives at the same address as you. 10% discount is not available in all states.)

Why is Dental, Vision & Hearing coverage important for your family?

Medico understands that your teeth, eyesight and hearing are a part of your quality of life; unexpected problems can be painful, inconvenient and expensive! We want to make it possible for you to find an affordable way to protect these assets.

Medico Insurance Company is now offering a Dental, Vision & Hearing Insurance Product designed to protect these assets by helping you pay toward their coverage.



Who is eligible? **Anyone age 18-84!**



Protecting Your Future Today®

Monthly Premium

Age	Premium*
18-39	\$23
40-59	\$26
60-74	\$29
75-79	\$30
80-84	\$32

*Premiums are subject to change. Premium rates shown above were filed for use in Idaho on April 18, 2008, based on \$1,000 Policy Year Maximum.

Why Should You Buy From Us?

- You want to do business with a company you can trust.
- You want good service.
- You want products that will help meet your needs.



Exceptions & Limitations

We will NOT pay benefits for the following items and/or services during the first six months following the Policy Date: root canals; or existing eyeglasses or contact lenses (including the renewal or changing of prescriptions).

We will NOT pay benefits for the following items and/or services during the first Policy Year: bridges, crowns, full dentures or partials, any work relating to replacement of natural teeth which were missing at the time coverage becomes effective, "full mouth" extractions or fluoride treatments; or existing hearing aids.

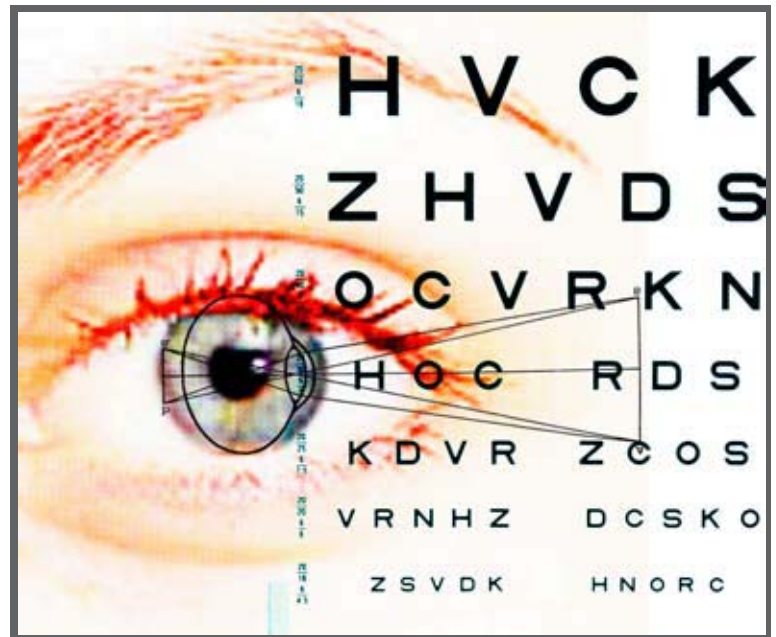
We will NOT pay benefits for: any loss resulting from war, declared or undeclared; any intentionally self-inflicted Injury; any loss to which a contributing cause was your commission of or attempt to commit a felony or your being engaged in an illegal occupation; any expense for which payment is provided under Medicare; any services that are not recommended by a Physician, as defined by this policy; any Experimental or Investigational procedure or treatment; orthodontic treatment; any expenses incurred for the diagnosis or treatment of temporomandibular joint disorder (TMJ), unless benefits are otherwise required by your state; expenses incurred for surgical procedures (other than outpatient dental surgery) performed on an inpatient or outpatient basis (including any surgical procedure performed in the treatment of cataracts); charges for radial keratotomy (RK), automated lamellar keratoplasty (ALK), conductive keratoplasty (CK) or other cosmetic procedures; prescription drugs; charges in excess of Reasonable and Customary Charges; treatment or diagnosis received while outside the territorial limits of the United States; services for which you are not liable or for which no charge normally is made in the absence of insurance; and loss that occurs while this policy is not in force.

Acceptance

This plan is issued individually; however, dual applications are available to applicants and co-applicants provided that co-applicants from the same address apply at the same time. Premiums are determined according to the age of the applicant and the benefit selected.

Guaranteed Renewable

Medico doesn't charge a policy fee and although some limitations do apply, your acceptance in this program is guaranteed. We cannot refuse to renew your policy for any reason if your premiums are paid on time.



Other Important Benefits

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 agent if you are dissatisfied. We will then refund the premium you paid and void the policy.

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 and further details of the coverage, including exclusions, any restrictions or limitations and the terms under which the policy may be continued in force, see your agent or write to the Company.

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gomedico.com

about the company

Medico Insurance Company began operations in 1930. We offer quality health and life insurance products to Americans nationwide.

Today, Medico Insurance Company continues a proud tradition of service to our customers.

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 questions and are anxious to help you find solutions.

For more information about Medico Insurance Company and Medico Group, visit gomedico.com.

