

» 2017



GoTravel!

Award Program



JANUARY 1, 2017 - DECEMBER 31, 2017



MEDICO[®]

YOUR COMPANIES OF CHOICE

Medico® Insurance Company – Medico® Corp Life Insurance Company
Medico® Life and Health Insurance Company

Why Medico®

Medico® Insurance Company, Medico® Life and Health Insurance Company and Medico® Corp Life Insurance Company are part of a mutual insurance holding company system. This type of organization means that policy owners also have membership interests in the organization. It is a financially strong and secure organization with industry-leading technology and outstanding service for our policyholders and agents. We are an organization that emphasizes moderate rate adjustments, with a portfolio of products that meets the needs of our agents and their customers. Our goal is to make sure doing business with us is simple and easy by providing innovative resources to our distribution.

Reasons to Consider Medico

- Rated A- (Excellent) by A.M. Best Company*
- Trusted carriers with financial strength and stability
- Offers a full portfolio of products which meets your clients' needs
- MyEnroller® state-of-the-art electronic application and quoting engine
- Medico® Insurance Company has been offering Medicare supplement coverages since 1975.
- Exceptional Medicare supplement rate stability
- Competitive commissions
- Best-in-class agent website
- Fast underwriting and direct access to underwriters
- Easy to do business with
- Outstanding Customer Service
- Superior Agent Support
- *Much more...*

Medico Portfolio of Products

- Medicare Supplement
- Dental, Vision & Hearing
- Hospital Indemnity
- Short Term Recovery Care
- First Diagnosis Cancer
- Final Expense Life



* Our A- (Excellent) rating (Feb.2015) is the fourth highest of 15 possible ratings given by A.M. Best. As an independent non-government company, A.M. Best does not recommend products or services but does provide independent opinions of a company's overall financial strength. For the latest rating, access www.ambest.com. Medico Life and Health Insurance Company has not been rated.

MEDICO 2017 GO TRAVEL!

Award Program Overview

Medico® wants to reward you for your great efforts and make sure you can *go where you want, when you want, with who you want!* We are offering the GoTravel! Award Program with exciting trip packages or cash incentives that you could win based on production credits you earn from qualifying business from January 1 – December 31, 2017.

A few of these fantastic trips include: Three nights in New York City's Times Square; a four-night Bahamas experience; an Italian trip to Rome and Florence, and a seven-night Alaska Cruise. *This is an awesome opportunity so...Get Ready...Get Set...Go Travel!*

Please review the qualification requirements below for additional information on this award program.



Criteria	Award
\$100,000 in qualifying production	Agent's choice of any Level 1 trip
\$125,000 in qualifying production	Agent's choice of any Level 1 - 2 trip
\$150,000 in qualifying production	Agent's choice of any Level 1 - 3 trip
\$175,000 in qualifying production	Agent's choice of any Level 1 - 4 trip
\$200,000 in qualifying production	Agent's choice of any Level 1 - 5 trip

Qualifications

All qualifying business with a signature date of January 1, 2017 and on or before December 31, 2017, with an effective date on or before February 1, 2018 will be considered for production credit. The business must still be in force on March 31, 2018 to count toward production.

Products

You will receive production credit for qualifying business. Qualifying business is Medico Insurance Company, Medico Life and Health Insurance Company and/or Medico Corp Life Insurance Company policies for Underwritten Medicare Supplement, Dental, Vision & Hearing, First Diagnosis Cancer, Hospital Indemnity, Final Expense and Short Term Recovery Care. Applications for Medico Insurance Company, Medico Life and Health Insurance Company and Medico Corp Life Insurance Company Guarantee Issue Medicare Supplement and Open Enrollment Medicare Supplement policies will not count toward production credit.



MEDICO®

LEVEL 1

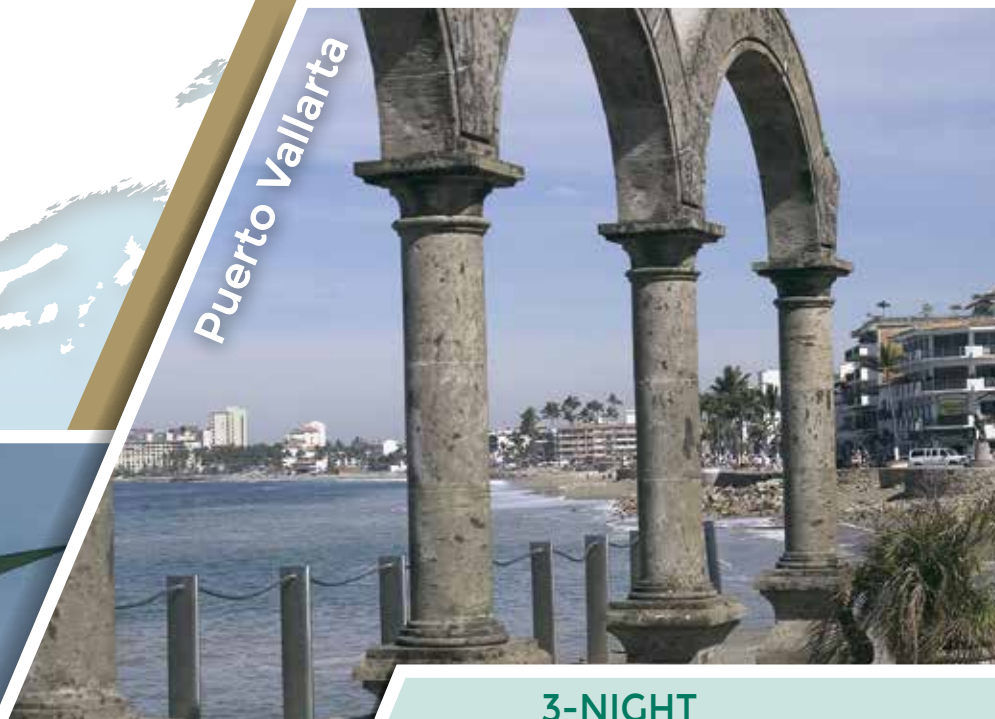


New York City



**2-NIGHT
TIMES SQUARE
EXPERIENCE**

IN NEW YORK CITY



Puerto Vallarta



**3-NIGHT
EXPERIENCE**
IN PUERTO VALLARTA

Or
\$3,000
in cash

New York

- Accommodations for two at the Sheraton New York Times square for two nights
- All applicable room taxes
- Round-trip coach air for two persons from any major airport within the continental U.S. to New York (La Guardia or JFK)
- Round-trip private airport transfers
- \$250 gift card for dining or theatre tickets
- Travel package is based on two persons; double occupancy
- Subject to availability at the time of request

Puerto Vallarta

- Accommodations for two at the Fiesta Americana Hotel for 3 nights
- All applicable room taxes
- Round-trip coach air for two persons
- Round-trip private airport transfers
- Travel package is based on two persons; double occupancy



MEDICO®

\$125,000 in Qualifying Production

LEVEL 2



Bahamas



4-NIGHT
EXPERIENCE
IN THE BAHAMAS

Disney World



4-NIGHT
EXPERIENCE
AT DISNEY WORLD

Or
\$4,500
in cash

Disney World Orlando

- Accommodations for two at Disney's Port Orleans Riverside – Garden View Room for 4 nights
- All applicable room taxes
- Round-trip coach air for two persons from any major airport within the continental U.S. to Orlando.
- Round-trip private airport transfers
- 4-Day Magic Your Way + Park Hopper Admission for two.
- Travel package is based on two persons; double occupancy

Bahamas

- Accommodations for two at the Atlantis Coral Towers – Terrace View Room for 4 nights
- All applicable room taxes
- Round-trip coach air for two persons
- Round-trip private airport transfers
- Snorkel the Ruins Adventure for two
- Travel package is based on two persons; double occupancy



MEDICO[®]

www.GoMedico.com

LEVEL 3



San Francisco

Dominican Republic



3-NIGHT EXPERIENCE
IN SAN FRANCISCO



4-NIGHT DELUXE EXPERIENCE
IN THE DOMINICAN REPUBLIC

Or
\$6,000
in cash

Dominican Republic

- Accommodations for two at the Dreams Palm Beach Punta Cana – Deluxe Tropical View Room for 4 nights
- All Inclusive
- Preferred Club Level
- All applicable room taxes
- Round-trip coach air for two persons
- Round-trip private airport transfers
- Travel package is based on two persons; double occupancy

San Francisco - Napa Valley Wine Tasting

- Accommodations for two at the Westin St. Francis for 3 nights
- All applicable room taxes
- Round-trip coach air for two persons
- Round-trip private airport transfers
- Full day excursion to Napa Valley w/private town car service
- 3 Napa Valley tastings:
 - 1 food/wine Round Pond pairing lunch
 - 1 cave tour Flora Springs
 - 1 tasting Domaine Carneros
- Travel package is based on two persons; double occupancy



\$175,000 in Qualifying Production

LEVEL 4



Alaskan Cruise



**7-NIGHT
OCEAN VIEW
EXPERIENCE**
ON AN ALASKAN CRUISE



Hawaii



**5-NIGHT RESORT
EXPERIENCE**
IN HAWAII

Or
\$8,000
in cash

Hawaii

- Accommodations for two at the Disney Aulani Resort Standard Room for 5 nights
- All applicable room taxes
- Round-trip coach air for two persons
- Round-trip private airport transfers
- Spa gift card
- Travel package is based on two persons; double occupancy
- Christmas & New Years blackout dates apply

Alaskan Cruise - Celebrity

- Accommodations for two in an Ocean View Stateroom for 7 nights
- All applicable room taxes
- Round-trip coach air for two persons to Seattle or Vancouver
- Shipboard credit
- Travel package is based on two persons; double occupancy



MEDICO®

LEVEL 5



Turks & Caicos



**7-NIGHT
BEACH RESORT
EXPERIENCE**
IN TURKS & CAICOS



Italy



**3-NIGHT
EXPERIENCE**
IN ITALY

Or
\$10,000
in cash

Turks & Caicos

- Accommodations for two at Beaches Resort Turks and Caicos for 7 nights
- All applicable room taxes
- All Inclusive
- Round-trip coach air for two persons
- Round-trip private airport transfers
- Travel package is based on two persons; double occupancy
- Christmas & New Years blackout dates apply

Italy - Rome & Florence

- Accommodations for two at the Rome Marriott Grand Hotel Flora for 3 nights
- Semi-Private Tour – Vatican Museums, Sistine Chapel & St. Peter's Basilica
- Train to Florence – First Class seats
- Accommodations for two at the Bernini Palace Hotel Double Deluxe room for 3 nights
- Private Full-Day Tour – Cinque Terre or Private Tuscany Wine Tasting
- All applicable room taxes
- Round-trip coach air for two persons
- Travel package is based on two persons; double occupancy



QUALIFICATION REQUIREMENTS

Medico 2017 GoTravel Award Program

Qualifications

All qualifying business with a signature date of January 1, 2017 and on or before December 31, 2017, with an effective date on or before February 1, 2018 will be considered for production credit. The business must still be in force on March 31, 2018 to count toward production.

Products

You will receive production credit for qualifying business. Qualifying business is Medico Insurance Company, Medico Life and Health Insurance Company and Medico Corp Life Insurance Company policies for Underwritten Medicare Supplement, Dental, Vision & Hearing, First Diagnosis Cancer, Hospital Indemnity, Final Expense and Short Term Recovery Care. Applications for Medico Insurance Company, Medico Life and Health Insurance Company and/or Medico Corp Life Insurance Company Guarantee Issue Medicare Supplement and Open Enrollment Medicare Supplement policies will not count toward production credit.

Criteria	Award
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Award Rules and Conditions

- All qualifying business submitted must have a signature date no earlier than January 1, 2017 and no later than December 31, 2017 in order to qualify toward production credit.
- All policies must be issued and have an effective date no earlier than January 1, 2017 and no later than February 1, 2018.
- Trip awards will be announced and all qualifying agents will be notified on or before April 30, 2018. Agents who qualify for an award are only eligible for one trip based on their qualifying production.
- Qualifying business includes all Medico Insurance Company, Medico Life and Health Insurance Company and/or Medico Corp Life Insurance Company underwritten Medicare Supplement, Dental, Vision & Hearing, First Diagnosis Cancer, Short Term Recovery Care, Hospital Indemnity and Final Expense plans.
- Open Enrollment and guarantee issue Medicare Supplement business will not count toward production credit.
- 100% of annualized premium of issued qualifying business with effective dates of January 1, 2017 through February 1, 2018 will count toward production credit.
- Premium for policies that are issued by Medico Insurance Company, Medico Life and Health Insurance Company or Medico Corp Life Insurance Company but are returned by the insured will be subtracted from the overall qualifying production credit.
- Medico Insurance Company, Medico Life and Health Insurance Company or Medico Corp Life Insurance Company reserves the right, in its sole discretion to cancel, change the award program's rules or trip offerings at any time.
- Agents must remain in good standing with Medico Insurance Company, Medico Life and Health Insurance Company and/or Medico Corp Life Insurance Company from January 1, 2017 through April 1, 2018.
- All qualifying business must be in force on March 31, 2018 to count toward production.
- The value of any award will be reported as income to the awarded agent in accordance with the rules and regulations of the Internal Revenue Service. To the extent that the value of any award will be included in the agent's income, the agent will be responsible for any taxes due. You may wish to consult a tax professional as to how this may affect you.
- All travel arrangements will be made through Creative Group. All trips are packaged and any upgrades, exchanges, or changes to the trip are the responsibility of the winning agent. Trips must be booked through Creative Group by December 31, 2018.
- Agent may be responsible for any fees that result from trip cancellation or change, any costs related to reissuing tickets, and any additional airline fees, including baggage-related fees.
- Unless otherwise specified in the award trip descriptions, independent activities, meals, entertainment, and travel of agents and their guests participating in the award program shall be at their own expense.
- By participating in this award program, an agent and any guests of agent agree to release and hold harmless Medico Insurance Company, Medico Life and Health Insurance Company and Medico Corp Life Insurance Company, their affiliates, owners, employees, officers, directors, and agents from any and all liability for any injury, loss, or damage of any kind arising from or in connection with award eligibility or participation. This release from the agent and any guest of agent shall include actual, special, incidental, consequential, or punitive damages connected in any way with eligibility and participation in this award program.
- The laws of the state of Iowa shall govern the rules related to this award program, and agents and their guests participating in this award program consent to the resolution of any disputes solely through the alternative dispute resolution procedures outlined in any agent or distributor agreement that may be in place between the agent and Medico Insurance Company, Medico Life and Health Insurance Company and/or Medico Corp Life Insurance Company.



Medico Insurance Company has served the insurance needs of Americans since 1930, establishing a proven track record in providing quality insurance solutions. Today our family of Medico insurance products is designed to help protect the financial well-being of our policyholders. At the same time, our employees are dedicated to providing the kind of customer service our policyholders deserve. We seek to understand our customers' and agents' needs in order to offer products and services that exceed their expectations.

Since our founding in 1930 in Omaha, Nebraska, Medico Insurance Company has been committed to

helping our customers through life's transitions by providing an array of insurance products. Our client's peace of mind is our priority. We offer products and services designed to meet their unique needs and help them achieve your financial goals. Our talented and knowledgeable staff is committed to providing fair and timely customer service. We are proud of our financial status, reinforced by strong marks from the leading rating agencies. These ratings are independent assessments of a company's financial strength and stability and its ability to meet ongoing obligations to policyholders.

MEDICO FACTS >>

- Medico Insurance Company is licensed to sell products in 45 states
- Trusted carrier with financial strength and stability
- Rated A- (Excellent) by A.M. Best Company*
- Unique Household Discounts. Varies by state and product.
- Friendly & knowledgeable customer service representatives
- Pay claims quickly and accurately



* Our A- (Excellent) rating (Feb.2015) is the fourth highest of 15 possible ratings given by A.M. Best. As an independent non-government company, A.M. Best does not recommend products or services but does provide independent opinions of a company's overall financial strength. For the latest rating, access www.ambest.com. Medico Life and Health Insurance Company has not been rated.

MEDICO CULTURE >>

OUR MISSION is to enhance the well-being and financial security of the people we serve by providing an array of insurance products and services that offer choice, independence and peace of mind.

OUR VISION is to build a successful family of companies that embraces our values, keeps our promises and fosters dynamic growth.

OUR VALUES define the organization's expected behaviors and how we do business with each other, our partners and our customers.

Product Portfolio

People make decisions every day. What to wear, what to eat, and where to go are just a few examples. These types of decisions have very little impact on life's big picture. However, determining when to retire, what investments to make and what type of insurance to purchase can greatly affect a person's future. Any one of these decisions can ultimately determine how people live in retirement. The following Medico insurance products provide financial security to help people plan for their future:

Medicare Supplement Insurance

While Medicare supplement plans are standardized, your clients still have a choice when it comes to costs and the company standing behind the policy. Coverage designed to assist with the out of pocket cost of medical expenses that are not covered by Medicare.

Medico® Dental Plus Insurance Series

Medico Insurance Company wants your client to start every day with a smile. To help protect their overall health, our new dental series offers three benefit plans for them to choose from based on their needs and budget.

Hospital Indemnity Insurance

Because accidents or serious illness can happen at any time, and the high cost of hospitalization and related expenses can be overwhelming, Medico Insurance Company's Hospital Indemnity Insurance plan can help provide a safe harbor for your clients.

Short Term Recovery Care Insurance

Unexpected injury or illness can quickly drain savings and retirement funds. Medico Insurance Company's Short Term Recovery Care can help cover these costly expenses while your client recovers in a Nursing or Assisted Living Facility or for expenses related to Home Health Care, Adult Daycare or Hospice Care.

First Diagnosis Cancer Insurance

Unfortunately we live in an age where Cancer is prevalent. Medico Insurance Company's First Diagnosis Cancer plan can help with the financial burden when a person receives a pathological diagnosis of internal cancer or malignant melanoma. This is a one-time benefit, paid directly to the policyholder, to use how they see fit.

Final Expense Whole Life Insurance

Perhaps the most difficult challenge that anyone faces is the death of a loved one. This hardship is compounded all too frequently by financial loss. Medico Insurance Company's Final Expense Insurance plan can help ease this financial burden for your client's family.



MEDICO®



New York

Disney World

Italy

Alaskan Cruise

San Francisco



MEDICO[®]



Agent Services: 1.800.547.2401 (Option 3)

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