

# Medicare Supplement



safe harbors for  
**wellness**

*Protecting Your Future Today<sup>®</sup>*



**MEDICO<sup>™</sup>**  
**INSURANCE COMPANY**

# medicare supplement

























## *Are You Eligible?*

If the following statements are true, it is likely you are eligible for Medicare Supplement insurance.

- You are covered by Medicare or plan to be within 60 days of the day you apply for insurance.
- You are not covered by Medicaid.
- You do not have another Medicare Supplement policy. Or, you have another Medicare Supplement policy that will be replaced.
- You answer “no” to questions 1 through 4 in the Medical Information section of the application.
- Previous coverage does not show unsatisfactory claims experience or serious medical history not covered by application questions.

Open Enrollment and Guaranteed Issue: As stated in the application, the health history of the applicant will not be a factor in the issuance of the policy, if the application is made during “Open Enrollment” or if the applicant is eligible for a guaranteed issue. Open Enrollment is the six-month period beginning with the first day of the first month that you are enrolled for benefits under Medicare Part B. You cannot be denied any Medicare Supplement policy during Open Enrollment.

## *What We Offer*

Coverage	PLANS		
	A	D	F
Part A deductible			
Part A hospital co-payment (61-90 days)			
Part A hospital co-payment (91-150 days)			
Part A hospitalization up to an additional 365 lifetime days once lifetime reserve days end			
Part A&B - 3 pints of blood			
Skilled Nursing Facility Co-Payment (21-100 days)			
Part B deductible			
Part B 20% of eligible expenses			
Part B excess charges			
Foreign Travel Emergency			
At-Home Recovery			

## Important Information

### Exceptions and Limitations

We will NOT pay benefits for: expenses incurred for outpatient prescription drugs, other than drugs covered by Medicare Parts A and B; non-Medicare eligible expenses; services for which you are not liable or for which a charge normally is not made when there is no insurance; and any loss that occurs while this policy is not in force. We will not duplicate any benefit paid by Medicare.

### 30-Day Right to Return

If you are not completely satisfied with your Medicare Supplement insurance policy, just return it to us within 30 days and we will refund any premiums paid.

### Suitability

Some states have specific rules regarding duplication of coverage. Most states have laws or administrative codes that prohibit an agent or insurer from recommending to a prospective buyer the purchase of any individual policy that is not suitable to the applicant. It is extremely important that the agent be aware of this suitability requirement.

### Pre-Existing Conditions

Our policies do not include a limitation for pre-existing conditions.

### Guaranteed Renewable - Premiums Subject to Change

We guarantee to renew your policy each time you send us the premium. The premium must be paid on or before the date it is due or during the 31 days that follow. Your policy remains in force during this time. We can change your premium only if we do the same to all policies of this form issued to persons of your class in your state.

Medico Insurance Company is not connected with or endorsed by the U.S. 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 details. 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 agent or write to the Company.

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## Why Purchase A Policy?

While the federal Medicare program covers some hospital and medical costs, it does not cover them all. A Medicare Supplement policy may help lower out-of-pocket costs for hospital stays, blood, and Medicare Part B eligible expenses. Some plans also assist with skilled nursing facility co-payments, at-home recovery, and Medicare Part B excess charges.



## Facts To Consider

There are different standardized Medicare Supplement plans, each with a different set of benefits. No matter where you live (except for Massachusetts, Minnesota, and Wisconsin), the benefits offered by each individual plan will be the same.

Medicare Supplement plans no longer cover prescription drugs. To have Medicare prescription drug coverage, you may want to buy a Medicare Prescription Drug Plan (Part D).

Medicare Supplement policies do not provide benefits for items such as long-term care, vision or dental care, hearing aids, eyeglasses, and private-duty nursing.

Source: 2007 *Choosing A Medigap Policy: A Guide To Health Insurance For People With Medicare*

# about the company

Medico Insurance Company began operations in 1930. We offer quality health insurance products nationwide for Americans over the age of 50.

Today, Medico Insurance Company continues a proud tradition of service to its policyholders.

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 problems and are anxious to help you find solutions.



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