MEDICARE SUPPLEMENT INSURANCE

PROTECTING YOUR FUTURE TODAYSM

MEDICO® CORP
LIFE INSURANCE COMPANY

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MEDICARE SUPPLEMENT INSURANCE »»»»
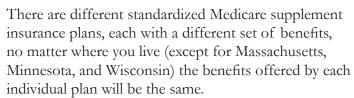### PROTECTING YOUR FUTURE TODAY℠
POLICY FORMS: MSM70A(NC), MSM70F(NC), MSM70FHD(NC), MSM70(NC) AND MSM70N(NC)

»» Why Purchase Medicare Supplement Insurance?

While the federal Medicare program covers some hospital and medical costs, it does not cover them all. A Medicare supplement insurance plan 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 and Medicare Part B excess charges.

Facts To Consider »»»»

There are different standardized Medicare supplement insurance 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 Part A Hospital Coverage - Covers hospital/ skilled nursing facility care; includes certain charges, services and supplies.

Medicare Part B Medical Coverage - Covers charges for physicians' and outpatient services and supplies, physical and speech therapy and ambulance service.

Medicare supplement insurance plans do not cover prescription drugs. To have Medicare prescription drug coverage, you may want to buy a Medicare Prescription Drug Plan (Part D).

Medicare supplement insurance plans do not provide benefits for vision, dental care, hearing aids, eyeglasses, and private-duty nursing.
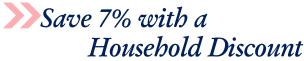
What We Offer*

Coverage	A	F	FHD***	G	N
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	✔	✔	✔	✔	✔
Hospice Part A co-payment and co-insurance	✔	✔	✔	✔	✔
Skilled Nursing Facility co-payment (21-100 days)		✔	✔	✔	✔
Part B Deductible		✔	✔		
Part B 20% of eligible expenses	✔	✔	✔	✔	✔ **
Part B excess charges		✔	✔	✔	
Foreign Travel Emergency		✔	✔	✔	✔

*The benefits provided depend upon the plan selected at issue. The premium will vary by plan.
**Except up to $20 co-payment for office visit, and up to $50 co-payment for ER.
***Plan benefits start paying after the annual out-of-pocket deductible (including Parts A and B deductibles) has been satisfied. This deductible is set by Medicare.

Save 7% with a Household Discount

(When you live in the same household with another person over 18 years of age, regardless of whether they sign up for coverage with us, a 7% discount is applied to your premium rates.)

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 insurance plan. Or, you have another Medicare supplement insurance plan that will be replaced.

- You answer "no" to questions [1 through 4] in the General Health Information section of the application.

- Previous coverage does not show unsatisfactory claims experience or serious medical history not covered by application questions.

As stated in the application, the health history of the applicant will not be a factor in the issuance of the policy, if application is made during open enrollment or a guaranteed issue period.

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 regulations that prohibit a producer or insurer from recommending to a prospective buyer the purchase of any individual policy or group certificate that is not suitable to the applicant.

Pre-Existing Conditions

Our policy does 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.

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ABOUT
THE COMPANY
PROTECTION FROM A FINANCIALLY STRONG COMPANY

Medico Corp Life Insurance Company has the financial strength to provide quality insurance solutions. Medico Corp Life Insurance Company products are designed to help protect the financial well-being of our policyholders while our employees are dedicated to providing the kind of customer service they deserve.

To learn more about Medico Corp Life Insurance Company and the products we offer, we invite you to visit our website at www.GoMedico.com.

In North Carolina, coverage is available to qualified Medicare beneficiaries under age 65.

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Policy forms MSM70A(NC), MSM70F(NC), MSM70FHD(NC), MSM70G(NC), and MSM70N(NC).

Medico Corp Life Insurance Company is not connected with or endorsed by the United States 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 further 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 producer or write to the Company. This is a solicitation of insurance and a licensed producer may contact you.