

The importance of good oral health

An essential part of protecting an individual's overall health is ensuring oral health. Regular brushing and flossing are important but cannot be relied on alone. Without regular cleanings, bacteria can build up and lead to decay, cavities, and possible tooth loss. Regular visits to a dentist are essential to prevent these problems before they become painful and expensive.

Freedom to choose

Choose any provider and have confidence that the plan will cover dental care. Additional savings may occur if an in-network dental provider is used. The Maximum Care[®] Plus Connection Dental Network is one of the largest dental networks nationally and focuses on neighborhood dentists.

Did you know among U.S. adults:

90%

Ages 20+ have had at least one cavity.¹

26%

Ages 65+ have eight or fewer teeth.²

46%

Ages 30+ show signs of gum disease.³

Plan benefits	Gold \$1,000	Gold \$1,500	Platinum \$1,000	Platinum \$1,500
Calendar year maximum	\$1,000	\$1,500	\$1,000	\$1,500
Calendar year deductible	\$0 for preventive services; \$50 for basic and major services		\$0 for preventive services; \$50 for basic and major services	
Preventive services Evaluations, cleaning, and X-rays	100% (no waiting period)		100% (no waiting period)	
Medico pays the following coinsurance percentages after the deductible:				
Basic services Diagnostic X-rays, fillings, and nonsurgical extractions	50% (no waiting period)		80% (no waiting period)	
Major services Bridges, crowns, dentures, implants, surgical extractions, root canals, and periodontal services	20% within first 12 months; 50% after 12 months		20% within first 12 months; 50% after 12 months	

1. Centers for Disease Control and Prevention. "Oral Health Surveillance Report: Trends in Dental Caries and Sealants, Tooth Retention, and Edentulism, United States, 1999–2004 to 2011–2016." 2019 data. <https://www.cdc.gov/oralhealth/publications/OHSR-2019-index.html>. Viewed January 2021.

2. Centers for Disease Control and Prevention. "Oral Health Fast Facts: Gum Disease." 2018 data. <https://www.cdc.gov/oralhealth/fast-facts/gum-disease/index.html>. Viewed January 2021.

3. Centers for Disease Control and Prevention. "Oral Health Fast Facts: Tooth Loss." 2019 data. <https://www.cdc.gov/oralhealth/fast-facts/tooth-loss/index.html>. Viewed January 2021.

Optional rider benefits

Choose one of two additional benefits for an additional fee at the time of application.

Buyup benefit

Add \$1,000 of coverage (buyup) to maximize policy benefits. For example, the Gold \$1,000 plan plus \$1,000 buyup is \$2,000 of coverage. The buyup is available for both levels in each plan.

Carry-over benefit

The Carry-over benefit rider allows unused plan benefit to carryover for use in the following year. The carry-over amount accumulates until it reaches a max of \$3,000. For example, if the Gold \$1,000 plan has an unused benefit balance of \$500, the extra \$500 can be used in the next calendar year.

Ways to save money

1. Add a spouse to the dental policy at time of application.
2. Include a 5% discount if either the applicant or spouse (if applicable) are applying for and issued a Medicare Supplement or Final Expense plan at the time of the dental plan or already have an existing Medicare Supplement or Final Expense plan with any of our companies.¹

Policy highlights



Issue age
18 to 89



Underwriting
Guaranteed issue



Billing options
Monthly, quarterly, semi-annually, or annually through a bank draft or credit card



1. Includes Medico® Insurance Company, Medico® Corp Life Insurance Company, Medico® Life and Health Insurance Company, American Republic® Insurance Company, American Republic® Corp Insurance Company, and Great Western Insurance Company (GWIC®).

Policy forms: DEN2021, DEN2021(FL), DEN2021(KS), DEN2021(MI), DEN2021(MO), DEN2021(NC), DEN2021(OH), DEN2021(OK), DEN2021(OR), DEN2021(PA), DEN2021(TX), DEN2021(VA), and DEN2021(WI).

THIS IS A LIMITED POLICY. This flyer is intended to provide a general description of the plan benefits. Plan provisions and benefits may vary from state to state. This plan has exclusions and limitations. For costs and further details of coverage, see your producer or write to Medico Insurance Company, P.O. Box 10386, Des Moines, IA 50306-0686 or call 800-228-6080. If there is a discrepancy between the flyer and the contract, the contract language prevails. This is a solicitation of insurance and a licensed producer may contact you. American Republic® is a registered trademark owned and licensed by American Republic Insurance Company. GWIC® is a registered trademark owned and licensed by Great Western Insurance Company. Medico® is a registered trademark owned and licensed by Medico Insurance Company. © 2022 Medico Insurance Company.