

wellabe[®]

Medico
Insurance Company
A Wellabe Company

**Cover the expected
and unexpected with
supplemental health
insurance**



Be prepared

Medicare Supplement insurance helps offset medical expenses that go beyond what Medicare covers, but it doesn't compensate for everything. That's why it makes sense to pair other supplemental health insurance¹ with your Medicare Supplement plan.

DENTAL INSURANCE

Medicare and Medicare Supplement plans don't cover routine dental care costs. Without a supplemental dental insurance plan, you could be on the hook for fees for cleanings, extractions, dentures, root canals, crowns, and more.

- **TIP:** Wellabe dental plans offer comprehensive, first-day coverage with no waiting period, plus, \$0 deductible and \$0 copay on preventive care. They also allow you to choose your own dentist nationwide. You can add a spouse to the dental plan at time of application for a combined savings. You may also qualify for a multi-policy discount if you or your spouse have an existing Wellabe Medicare Supplement or Final Expense plan or apply for a new plan.²

HOSPITAL INDEMNITY INSURANCE

Since medical plans don't cover every dollar of your hospital costs (such as deductibles, copays, etc.), you can use a Hospital Indemnity plan to pay out a specified, fixed-amount benefit for each day you're in a hospital due to a covered sickness or injury. Depending on the coverage you select, Wellabe's plan may help with ancillary costs, such as skilled nursing care, ambulance transport, urgent care, chiropractic services, and travel and lodging expenses.

- **TIP:** Your agent can find the right Wellabe Hospital Indemnity riders to make your coverage more robust or help reduce your out-of-pocket costs.

FIRST DIAGNOSIS CANCER INSURANCE

Medicare, Medicare Advantage, and Medicare Supplement plans cover most medical expenses for cancer care, but not the indirect costs of a cancer diagnosis. Wellabe's lump-sum payout First Diagnosis Cancer insurance plan is unrestrictive and can be used for anything from experimental treatments to lost income due to work absences.

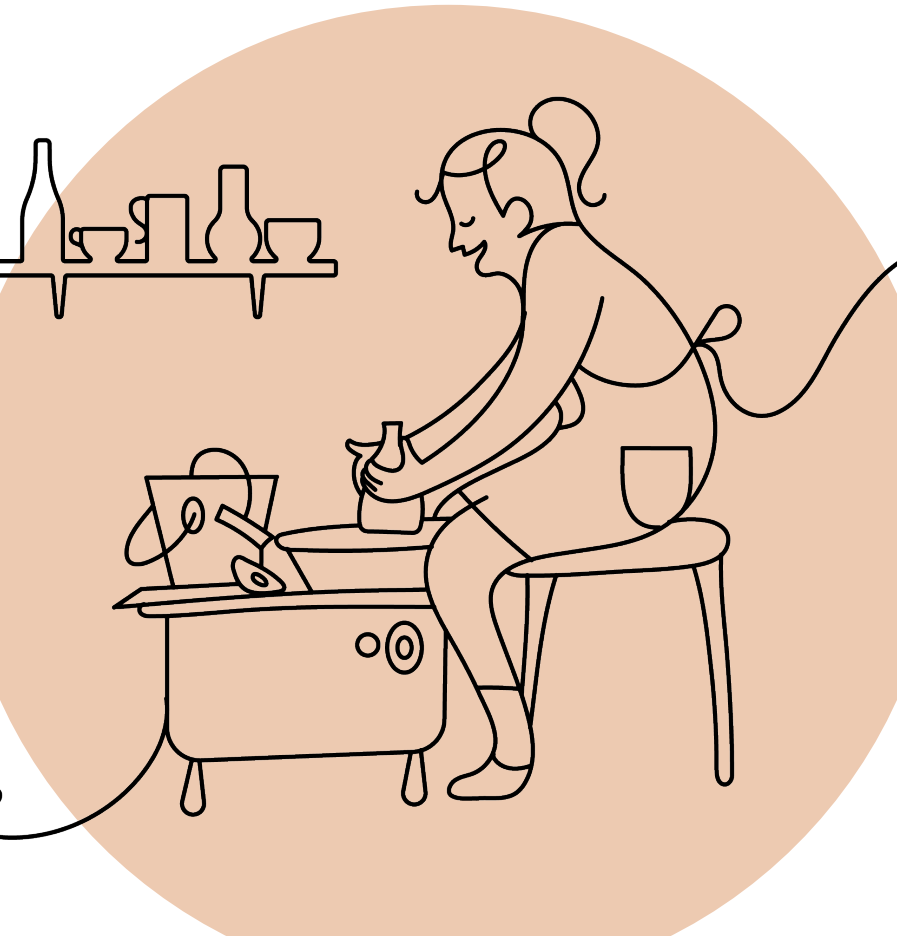
- **TIP:** In some states, Wellabe's plan offers an inflation protection benefit that automatically increases the cash benefit amount by 5% of the original amount each year for the life of the policy.



VISION AND HEARING COVERAGE³

Most health insurance plans, including original Medicare, don't cover vision and hearing care.

- **TIP:** Wellabe has teamed up with two top-notch providers to fill vision and hearing insurance gaps and reduce your out-of-pocket costs. Our partners VSP[®] Individual Vision Plans and Start Hearing[®] can offer you full-service, competitive coverage that fits your needs.



Footnotes

1. Not all plans are available in all states.
2. Insurance products are underwritten by Wellabe companies: 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.
3. Medico is providing information about these Programs available through VSP and Start Hearing but does not administer the Programs. The relationship between Medico and these partners is that of independent contractors. Any personal information you choose to share with VSP or Start Hearing will be shared voluntarily by you and will be subject to their individual privacy policies. Medico makes no endorsement, representations, or warranties regarding any products or services offered by these third-party vendors. The vendors are solely responsible for the products or services offered by them. If you have any questions regarding either Program, you should contact VSP or Start Hearing directly.

The Start Hearing Program is available to Medico policyholders and their immediate families without any charge. The Start Hearing Program involves the extension of a negotiated discount on certain product and services available from certain hearing aid providers and does not involve the provision of insurance. This Start Hearing Program may be terminated at any time and the amount of the discount may change from time to time. It is your responsibility to determine whether the products and services you elect to purchase are covered by the Program by calling Start Hearing at a specified toll-free number.





Let's do more, worry less, and make every day better

Medicare Supplement • Preneed • Dental
Hospital Indemnity • First Diagnosis Cancer
Final Expense • Short-term Care

Policy forms

Hospital Indemnity: HIA63, HIA63(TN); Dental: DEN2021,
DEN2021(TN); First Diagnosis Cancer: MI-CAA28; MI-CAA29;
MI-CAA28(TN); MI-CAA29(TN)

Disclaimers

These products are underwritten by Medico® Insurance Company, a Wellabe company. Each underwriting company is solely responsible for its own contractual and financial obligations. THESE ARE LIMITED POLICIES. This brochure is intended to provide a general description of the plan benefits. Plan provisions and benefits may vary from state to state. Not all products are available in all states. These plans have exclusions and limitations. For costs and further details of coverage, see your producer or write to Wellabe, P.O. Box 10386, Des Moines, IA 50306-0686 or call 800-228-6080. If there is a discrepancy between the brochure and the contract, the contract language prevails. This is a solicitation of insurance, and a licensed producer may contact you.

Hospital Indemnity insurance is not major medical insurance and is not a substitute for major medical insurance. It does not qualify as minimum essential health coverage under the Federal Affordable Care Act. If you purchase this policy only, you will not satisfy the federal requirement that you have health coverage.

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