



# Medicare Supplement Insurance

Health care coverage you can count on



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## Medicare Supplement insurance that's got you covered

Health care costs can put a strain on your budget, even if you have Medicare Parts A and B. But enrolling in a Medicare Supplement insurance plan offered by Medico® Insurance Company (Medico) can help you pay for out-of-pocket expenses not covered by Medicare, such as coinsurance, copayments, and deductibles. Plus, Medicare beneficiaries can enroll in a Medicare Supplement product at any time of the year.<sup>1</sup>

## Quality plans with value built in

When you purchase a Medico Medicare Supplement insurance plan, you're getting an affordable premium with:



Preferred rates for eligible non-tobacco users



Savings when you opt for automatic bank withdrawals from your checking or savings account



A premium rate discount if you live with another person who is age 50 or older,<sup>2</sup> even if they don't have coverage with us

1. If you are outside your open enrollment or guaranteed issue period, you are required to complete an enrollment application and will be subject to underwriting.

2. This may vary by state.

## Plans created to meet your needs

A Medicare Supplement insurance plan offers benefits that can work for your specific situation. In addition to lowering out-of-pocket costs, that means:



### Plan choices

Choose from affordable solutions that best fit your needs and budget.



### Guaranteed renewable for life

Your coverage will never be canceled, even if your health changes.<sup>3</sup>



### No pre-existing condition waiting period

Prior medical conditions are covered as soon as your policy is effective.



### Freedom to choose

You can select any doctor or hospital that accepts Medicare, so you don't need to worry about finding network providers or getting referrals to see specialists.



### 30-day right to return

If you cancel your policy within 30 days, Medico will refund any premium paid minus any claims paid.

## Help understanding your options

Medico's agents can help you select a Medicare Supplement insurance plan that fits your needs and budget. Medico offers Plans A, F, High-deductible F, G, High-deductible G, and N.

Plan benefits	Plan A	Plan G	HD Plan G <sup>7</sup>	Plan N	Plan F <sup>5</sup>	HD Plan F <sup>4,7</sup>
Part A deductible		✓	✓	✓	✓	✓
Part A hospital coinsurance and hospital costs	✓	✓	✓	✓	✓	✓
Part A and B: 3 pints of blood	✓	✓	✓	✓	✓	✓
Hospice Part A copayment or coinsurance	✓	✓	✓	✓	✓	✓
Skilled nursing facility copayment		✓	✓	✓	✓	✓
Part B deductible					✓	✓
Part B copayment or coinsurance	✓	✓	✓	✓ <sup>5</sup>	✓	✓
Part B excess charges		✓	✓		✓	✓
Foreign travel emergency <sup>6</sup>		✓	✓	✓	✓	✓

3. This is guaranteed as long as your premium is paid on time. Your premium rate is subject to change if a rate adjustment to all policyholders in the same plan, rate class, and state as yours is issued. Your premium will also increase with your age at the time of your renewal date.

4. Only applicants first eligible for Medicare before Jan. 1, 2020, may purchase Plan F and High-deductible F.

5. Up to \$20 copayment for some office visits and up to \$50 copayment for an emergency room visit that does not result in an inpatient admission.

6. Plan pays a percentage of this benefit.

7. Plans F and G also have a high-deductible option that requires first paying a plan deductible before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High-deductible Plan G does not cover the Medicare Part B deductible. However, High-deductible Plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.



## Solutions to help secure your financial future

Medico's A (Excellent) rating from AM Best shows it has the financial strength to provide quality insurance solutions.<sup>8</sup> Medico is focused on designing products that help protect your financial well-being and is dedicated to providing the kind of customer service you deserve.



### Learn more

Contact your agent to learn more about Medico's Medicare Supplement product or visit [gomedico.com](https://gomedico.com).

8. An A (Excellent) rating represents the third highest of 15 possible ratings given by AM Best (March 2021). For the latest ratings, access [ambest.com](https://ambest.com).

#### Underage disclosure

In CO, coverage is available to qualified Medicare beneficiaries under the age of 65.

Policy forms: MMS2021A(CO); MMS2021F(CO); MMS2021HF(CO); MMS2021G(CO); MMS2021HG(CO); MMS2021N(CO)

Medico 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. The policy has exclusions and terms under which the policy may be continued in force or discontinued. 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. If there is a discrepancy between the brochure and the contract, the contract language prevails.

We will NOT pay benefits for:

1. Any expense incurred for outpatient prescription drugs, other than drugs covered by Medicare Parts A and B
2. Non-Medicare eligible expenses, including, but not limited to, routine exams, take-home drugs and eye refractions
3. Services for which you are not liable or for which no charge normally is made in the absence of insurance
4. Loss that occurs while this policy is not in force
5. Any expense incurred that duplicates any benefit paid by Medicare

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