

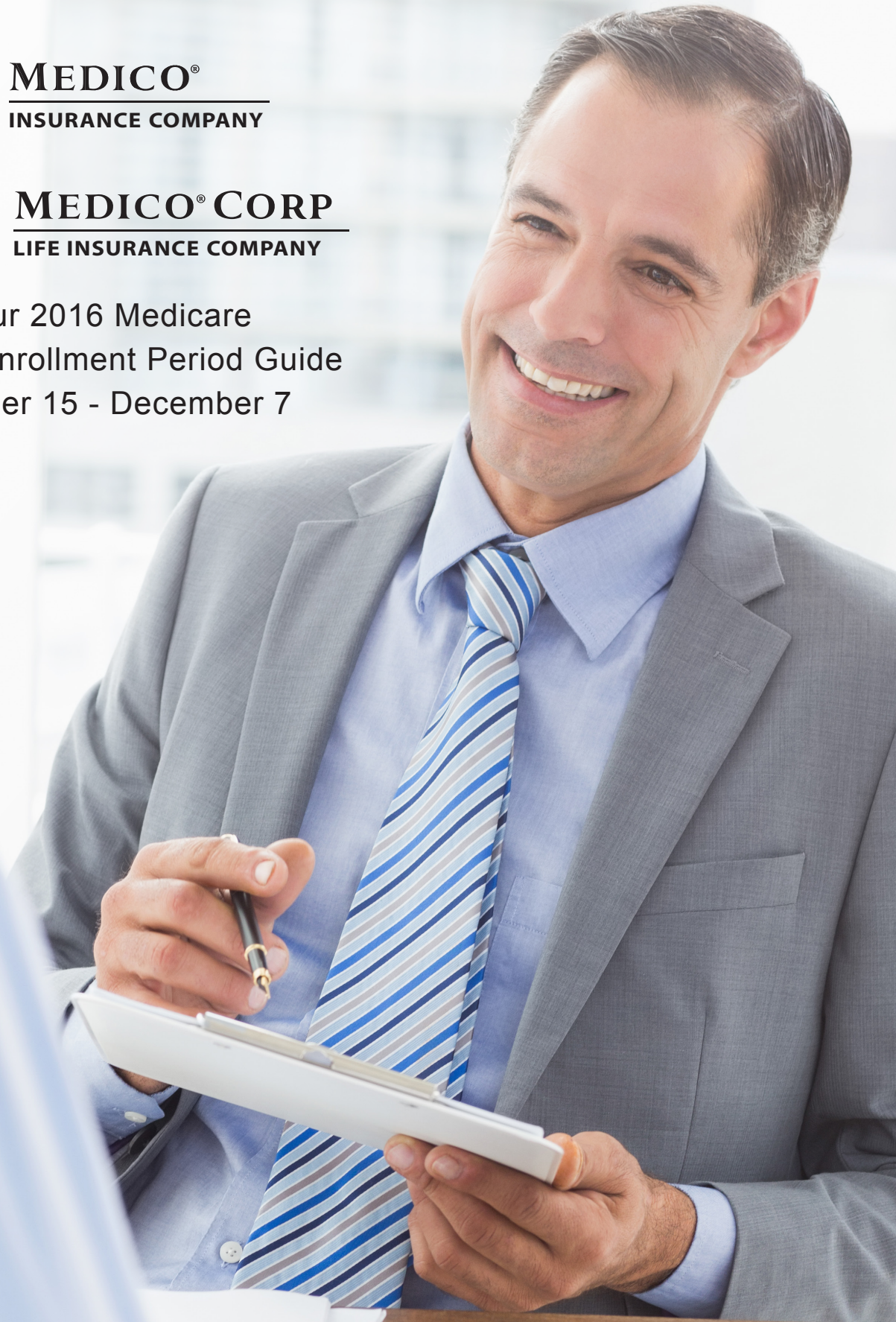


MEDICO®
INSURANCE COMPANY



MEDICO® CORP
LIFE INSURANCE COMPANY

Your 2016 Medicare
Annual Enrollment Period Guide
October 15 - December 7



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Medicare

Annual Enrollment Period

What's the Medicare Annual Enrollment Period?

Medicare health and drug plans can make changes each year -- things like cost, coverage and what providers and pharmacies are in their network. October 15 to December 7 is when all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs. The new Medicare plan takes effect January 1.

How do people know if they need to change plans?

People in a Medicare health or prescription drug plan should review their coverage. If they are not satisfied with their coverage or their needs or budget has changed, they can switch plans.

What can my client do during the Disenrollment Period?

Between January 1 - February 14, if your client is in a Medicare co-pay plan, they can leave their plan and switch to Original Medicare. If your client switches to Original Medicare during this period, they have until Feb. 14 to also join a Medicare Prescription Drug Plan. During this period your client cannot switch from Original Medicare to a Medicare co-pay or switch from one Medicare co-pay plan to another.

What role does Medico[®] Insurance Company play in the Annual Enrollment Period (AEP)?

Medico[®] Insurance Company offers a variety of plans to help fill your client's Medicare coverage gaps.

Medico[®] Insurance Company
Medico[®] Corp Life Insurance Company
Rated A- (Excellent)
By A.M. Best Company

(February 2016) For the latest rating access www.ambest.com

Need to Know:

- **You can get paid during AEP!** If you sell any of our ancillary products or a Medicare supplement insurance plan, you get paid when the policy is issued.
- **You don't need to choose a January 1 effective date for any of our ancillary plans.** Your client could become ill or injured at any time. Benefits will apply with any Medicare plan.
- Even with your clients aging into Medicare, you don't need to wait until January 1 to enroll them in an ancillary plan. Most likely they have another insurance plan in effect until their Medicare starts. This would just be additional coverage.
- **Your client can change their Medicare Supplement plan at any time.** They do not have to wait until AEP.
- **There are gaps in any type of coverage.** Review your clients Original Medicare or Medicare co-pay plan with them. Assess their needs and budget for additional coverage.

Sell Tips:

- **Use our e-app, MyEnrollerSM.** More than 60% of our applications are submitted electronically. It's the quickest way to do business with us.
- **Your current clients are your best leads.** Make sure your clients know the plans you sell. Check to see if anything has changed in their health, needs and budget.
- **Circle back, then circle back again.** If you don't have time or don't get a sale the first time around, circle back after AEP once things have calmed down.
- **Educate your clients.** Most clients don't know about their coverage gaps. They will appreciate your help.

What to Sell

Medicare Supplement Insurance

Although you can sell Medicare supplement plans year-round, they continue to be popular during AEP Prescription Drug Plan (PDP) appointments. These appointments are a good time to discuss their Medicare supplement carrier's premiums and service. Medico® Insurance Company and Medico® Corp Life Insurance Company offer competitive rates in several states, household discounts, stable rate adjustments, quick underwriting and friendly customer service representatives.

Dental, Vision & Hearing Insurance

Because **Medicare doesn't cover dental services**, like exams, checkups and cleanings,¹ Dental, Vision & Hearing Insurance continues to be a popular plan for **Orginal Medicare and Medicare co-pay clients**. If your client is aging in, more than likely they had dental insurance through their employer and will want to keep some type of coverage.

Hospital Indemnity Insurance

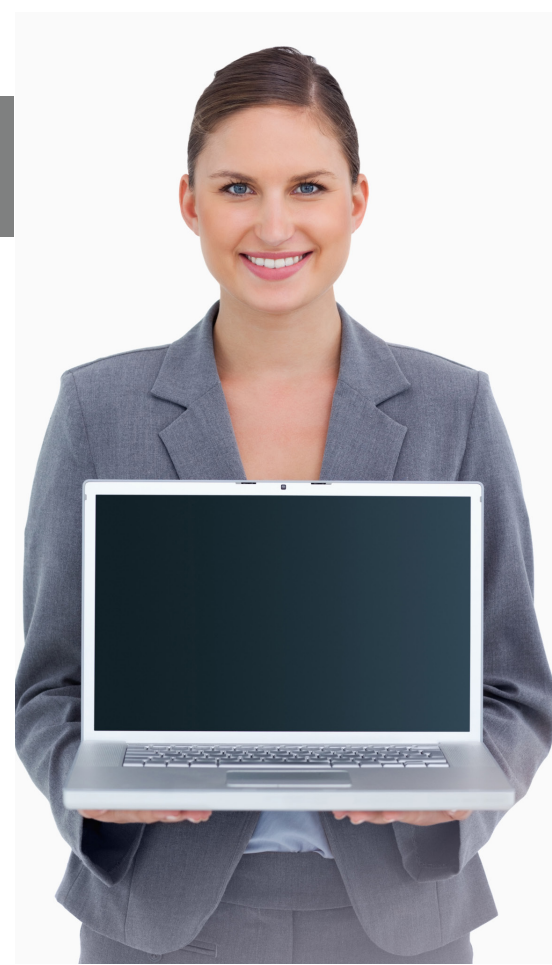
Medico® Insurance Company's Hospital Indemnity Insurance is an affordable way to supplement your client's health care coverage. The plan is **designed to help fill Medicare co-pay clients' coverage gaps**.

Short Term Recovery Care Insurance

Medicare does not cover all cases where temporary confinement for recuperation or rehabilitation is required after an illness or injury. Medico® Insurance Company's Short Term Recovery Care Insurance can help **Medicare co-pay and Orginal Medicare** clients pay for Nursing Facility Care, Assisted Living Facility Care, Home Health Care, Adult Day Care or Hospice Care.

First Diagnosis Cancer Insurance

Not all costs associated with a cancer diagnoses is covered by standard health insurance.² Medico® Insurance Company's First Diagnosis Cancer Insurance can help **Medicare co-pay and Orginal Medicare** clients pay for noncovered expenses and personal expenses, like travel, lost wages and lifestyle changes.



MyEnrollerSM: Electronic App

The most effective way to cross-sell and quote our products is by using MyEnrollerSM, our electronic quoting and application tool.

MyEnrollerSM allows you to quote multiple products and run several different scenarios without manually recalculating the premiums.

- Available on Desktop, Laptop or iPad
- Works with or without an Internet connection
- Quick Application Processing Time
- Great Cross-selling Tool
- No Time Cap - Save & Finish Later



Why Medico® should be your Companies of Choice

Medico® Insurance Company has been in business since 1930 and has been offering Medicare supplement insurance since 1975. Medico® Corp Life Insurance Company was introduced in 2015 to offer competitive Medicare supplement insurance rates. We are a mutual insurance holding company system. This type of organization means that policy owners also have membership interests in the organization. It is a financially strong and secure organization with industry-leading technology and outstanding service for our policyholders and agents. We have a portfolio of products that meets the needs of our agents and their customers. Our goal is to make doing business with us simple and easy by providing quick underwriting, outstanding customer service, superior agent support and a best-in-class agent website.



Want to learn more about our company?

Call (800) 547-2401 option 3 to speak to an agent service representative.

To access our agent website, visit mic.gomedico.com

Administrative Office: PO Box 10386; Des Moines IA 50306-0386

Corporate Office: 1010 N. 102nd St. Suite 201; Omaha, NE 68114

¹Centers of Medicare and Medicaid Services. Dental Services Among Medicare beneficiaries: Source of Payment and Out-of-Pocket Spending. Page 1. March 2016. Institute of Medicine and National Research Council. Improving access to oral health care for vulnerable and underserved populations. Washington, DC: National Academies Press, 2011.

²American Cancer Society. Cancer Facts & Figures 2016

This brochure is intended to provide a general description of the policy benefits. Plans, policy provisions and benefits may vary from state to state. Please see the policy for further details including policy limitations and exclusions.

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