

Dental, Vision & Hearing Insurance



MEDICO[®]
INSURANCE COMPANY

Dental, Vision & Hearing Insurance

Why is Dental, Vision & Hearing coverage important for your family?

Medico understands that your teeth, eyesight and hearing are a part of your quality of life; unexpected problems can be painful, inconvenient and expensive! We want to make it possible for you to find an affordable way to protect these assets. This product is designed to help you pay toward their coverage.



Product Highlights

- Available ages 18 - 89
- No Network - Choose any provider
- \$1,000 & \$1,500 Policy Year Benefit options available
- Guaranteed Issue - No Health Questions

Covered Immediately

- Cleanings
- Dental X-rays
- Extractions (other than "full mouth")
- Examinations
- Fillings

Deductible

Our Dental, Vision and Hearing Insurance includes a standard \$100 Policy Year Deductible

Waiting Periods

Six Months

- Eyeglasses or contact lenses

One Year

- Endodontics (including root canals), periodontal surgery, bridges, crowns, full dentures or partials, any work relating to replacement of natural teeth which were missing at the time coverage becomes effective, "full mouth" extractions, fluoride treatments or outpatient dental surgery

- Hearing aids

Monthly Premium

Age	Premium*
18-39	\$25
40-54	\$27
55-64	\$29
65-79	\$31
80-89	\$33

*Premiums are subject to change. Premium rates shown above were filed in Nebraska on January 11, 2012, based on \$1,000 Policy Year Maximum.

Benefits

Once the \$100 Policy Year Deductible is satisfied, your policy pays for covered expenses, not to exceed Reasonable and Customary Charges, up to the Policy Year Maximum:

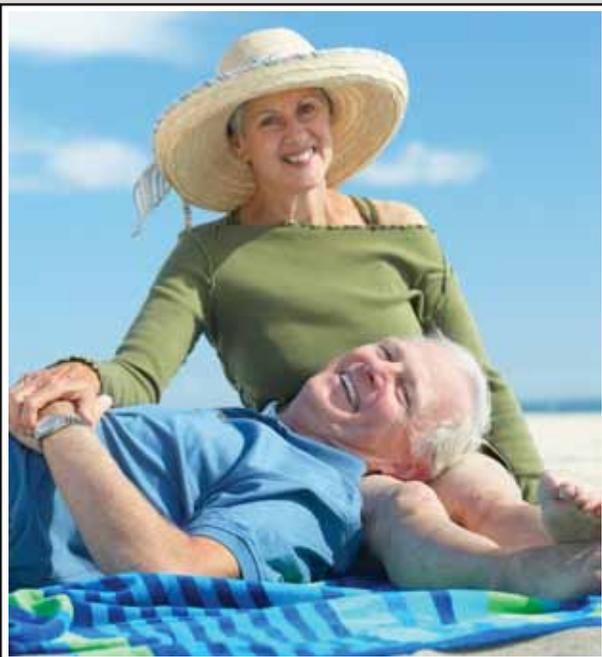
- 60% - First Policy Year
- 70% - Second Policy Year
- 80% - Third Policy Year and thereafter.

30-Day Right to Examine

You have 30 days after you receive the policy to examine it and return it to us or to the producer if you are dissatisfied. We will then refund the premium you paid and void the policy.

Guaranteed Renewable

Medico doesn't charge a policy fee and although some limitations do apply, your acceptance in this program is guaranteed. We cannot refuse to renew your policy for any reason if your premiums are paid on time.



Acceptance

This plan is issued individually. Premiums are determined according to your age and the benefit you select.

Why Should You Buy From Us?

- You want to do business with a company you can trust
- You want good service
- You want products that will help meet your needs
- You want a product that is easy to understand
- You want claims to be fast, simple and predictable. Just submit an itemized bill - No claim form needed
- You want to choose your provider - This product has no network
- No Coordination of Benefits - This product pays in addition to other insurance



Policy Form DVA48

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 details. For costs and further details of the coverage, including exclusions, any restrictions or limitations and the terms under which the policy may be continued in force, see your producer or write to the Company. This is a solicitation of insurance and a licensed producer may contact you. THIS IS A LIMITED POLICY.

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about the company

Medico Insurance Company began operations in 1930. We're proud to call America's heartland our home for over 80 years. Our goal is to provide our policyholders with the products they need, and the service they deserve. We understand that insurance is about more than the details of a policy; it's about protecting your future, and protecting your family.

To learn more about Medico Insurance Company and the products we offer, please visit us online at www.gomedico.com.



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