

# Dental, Vision & Hearing Insurance

THIS IS A LIMITED POLICY

*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.

Medico Insurance Company is now offering a Dental, Vision & Hearing Insurance Product designed to protect these assets by helping you pay toward their coverage.

*Who is eligible?*

**Anyone age 18-84!**



## about the company

Medico™ Insurance Company began operations in 1930. We offer quality health and life insurance products to Americans nationwide.

Today, Medico Insurance Company continues a proud tradition of service to our customers.

Located in the heart of the U.S., all of our work is done here, not outsourced to some other country. And when you call our number, people answer the phone, people who understand your questions and are anxious to help you find solutions.

For more information about Medico Insurance Company and Medico Group, visit [gomedico.com](http://gomedico.com).



*Protecting Your Future Today®*



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1.800.228.6080 - [www.gomedico.com](http://www.gomedico.com)

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# Dental, Vision & Hearing MI-DVA18

## Benefits

Once the \$100 Policy Year Deductible is satisfied, your plan 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.

Applicants can choose between a

- \$1,000 or
- \$1,500

Policy Year Maximum at the time of application.

Some benefits are subject to a six month or one year waiting period.

## Deductible

Our Dental, Vision and Hearing Insurance includes a standard:

- \$100 Policy Year Deductible



## Monthly Premium

Age	Premium*
18-39	\$20
40-59	\$23
60-69	\$26
70-79	\$29
80-84	\$30

\*Premiums are subject to change. Premium rates shown above were approved in Tennessee on June 20, 2008, based on \$1,000 Policy Year Maximum.

## Acceptance

This policy is issued individually; however, dual applications are available to applicants and co-applicants provided that co-applicants from the same address apply at the same time. Premiums are determined according to the age of the applicant and the benefit selected.

## 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.



**Save 10%**  
when you apply with a  
co-applicant!

(A co-applicant is someone who lives at the same address as you. 10% discount not available in all states.)

## Other Important Benefits

### 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 agent if you are dissatisfied. We will then refund the premium you paid and void the policy.

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 agent or write to the Company.

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