

# 2018 Medico Agent Incentive Program

## Three Ways to Earn Extra Cash



### Go All In with Medico’s incentive program!

**All** agents can earn extra cash for **all** products **all** yearlong! There are three ways to qualify for a cash incentive - monthly, at the middle of the year, and at the end of the year. Qualifying product applications include Medicare supplement, Dental, Hospital Indemnity, First Diagnosis Cancer, Short-Term Recovery Care, and Final Expense. **When you go All In with Medico, there’s no limit to the amount of cash you can earn!**

#### 1 Earn a monthly payout

Earn extra cash for all applications approved between May 1, 2018, to December 31, 2018, with an effective date on or before February 1, 2019. To qualify, all you need is a **minimum of 4 approved applications of any product combination within the same calendar month**. Since each calendar month is counted separately, you can qualify for any or all months.

#### You’ll earn:

- \$100 for underwritten Medicare supplement
- \$10 for non-underwritten Medicare supplement
- \$25 for Dental, Hospital Indemnity, First Diagnosis Cancer, Short-Term Recovery Care, and Final Expense



#### It all adds up!

Cash payouts will be calculated at the end of the qualifying calendar month. Think of all the extra cash you could earn!

#### Qualifying states

AL, AR, AZ, CO\*, FL, GA, IA, ID, IL, IN\*, KS, KY, LA, MD, ME, MI, MO, MN, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC\*, SD, TN, TX, UT, VA, WI, WV, WY.

\* Medicare supplement policies sold in Colorado, South Carolina, and Indiana are not eligible.

Qualifying month	Payout period
May 1 - May 31	Mid-July
June 1 - June 30	Mid-August
July 1 - July 31	Mid-September
August 1 - August 31	Mid-October
September 1 - September 30	Mid-November
October 1 - October 31	Mid-December
November 1 - November 30	Mid-January
December 1 - December 31	Mid-February

See the next page for more details about the midyear and year-end cash awards.

**2 Earn a midyear cash award**  
(January to June 2018)

Earn a midyear cash award based on your production of qualifying policies with a signature date of January 1, 2018, through June 30, 2018. Policy applications must have an effective date on or before August 1, 2018. Policies must remain in force on September 30, 2018. Qualifying agents will be notified of midyear cash awards in October 2018.

Midyear production	Cash award
\$50,000	\$1,500
\$62,500	\$2,250
\$75,000	\$3,000
\$87,500	\$4,000
\$100,000	\$5,000

**3 Earn a year-end cash award**  
(January to December 2018)

Earn a year-end cash award based on your production of qualifying policies with a signature date of January 1, 2018, through December 31, 2018. Applications must have an effective date on or before February 1, 2019. Policies must remain in force on March 31, 2019. Qualifying agents will be notified of year-end cash awards in April 2019.

Year-end production	Cash award
\$100,000	\$3,000
\$125,000	\$4,500
\$150,000	\$6,000
\$175,000	\$8,000
\$200,000	\$10,000

**Contact Agent Services at 1-800-547-2401 (option 3) or visit mic.gomedico.com for more information.**

**Incentive program details and rules**

- To qualify for the monthly payout, applications must be approved between May 1, 2018, and December 31, 2018, with an effective date on or before February 1, 2019. A charge back on payouts will be assessed if the policy does not become effective.
- To qualify for the midyear award, qualifying policies must have a signature date between January 1, 2018, and June 30, 2018. Applications must have an effective date on or before August 1, 2018. Policies must remain in force on September 30, 2018.
- To qualify for the year-end award, qualifying policies must have a signature date between January 1, 2018, and December 31, 2018. Applications must have an effective date on or before February 1, 2019. Policies must remain in force on March 31, 2019.
- Incentive qualification reports will be available on the Medico Information Center (Medico's agent website).
- When calculating midyear and year-end bonuses, 100 percent of annualized premium of qualifying policies will count toward production credit.
- Qualifying policies include all Medicare supplement, Dental, First Diagnosis Cancer, Short-Term Recovery Care, Hospital Indemnity, and Final Expense plans from Medico Insurance Company, Medico Life and Health Insurance Company, and/or Medico Corp Life Insurance Company. Medicare supplement policies sold in Colorado, South Carolina, and Indiana are not eligible.
- Internal Medicare supplement policy replacements are not eligible. Internal replacement is defined as any Medico Insurance Company, Medico Corp Life Insurance Company, and/or Medico Life and Health Insurance Company policy which is replaced by another Medico Insurance Company, Medico Corp Life Insurance Company, and/or Medico Life and Health Insurance Company policy.
- Premium for policies that are approved by Medico Insurance Company, Medico Life and Health Insurance Company, and/or Medico Corp Life Insurance Company but are canceled by the insured will be subtracted from the overall qualifying production.
- Medico Insurance Company, Medico Life and Health Insurance Company, and/or Medico Corp Life Insurance Company reserves the right, in its sole discretion, to cancel or change the incentive program rules at any time.
- Agents must remain in good standing and be actively contracted with Medico Insurance Company, Medico Life and Health Insurance Company, and/or Medico Corp Life Insurance Company at the time of payout.
- The value of any award will be reported as income to the awarded recipient in accordance with the rules and regulations of the Internal Revenue Service. To the extent that the value of any award will be included in the recipient's income, the recipient will be responsible for any taxes due. You may wish to consult a tax professional as to how this may affect you.
- By participating in this program, you agree to release and hold harmless Medico Insurance Company, Medico Life and Health Insurance Company, and Medico Corp Life Insurance Company, their affiliates, owners, employees, officers, directors, and agents from any and all liability for any injury, loss, or damage of any kind arising from or in connection with award eligibility or participation. This release shall include actual, special, incidental, consequential, or punitive damages connected in any way with eligibility and participation in this program.
- The laws of the state of Iowa shall govern the rules related to this award program. Participants consent to the resolution of any disputes solely through the alternative dispute resolution procedures outlined in any agent or distributor agreement that may be in place between the agent and Medico Insurance Company, Medico Life and Health Insurance Company, and/or Medico Corp Life Insurance Company.
- Medico Insurance Company, Medico Corp Life Insurance Company, and/or Medico Life and Health Insurance Company further reserves the right to make any final adjustments to incentive amounts previously paid, based upon policy activity, such as cancellations, that would have made the policies ineligible. All incentive decisions made by Medico are final. This incentive program is not transferable.