2019 Agent Incentive Program Agent MEDICO®





Go All In with Medico and earn extra cash!

When you go All In with Medico, you'll earn extra cash on ALL Medico products. Best of all, there's no limit to the amount of cash you can earn!

Qualifying is simple. You'll earn extra cash for all applications written March 1, 2019, through December 31, 2019, with an effective date on or before February 1, 2020:

S100 per app for underwritten Medicare Supplement

per app for Dental, Hospital Indemnity, First Diagnosis **\$25** Cancer, Short-Term Recovery Care and Final Expense

\$10 per app for non-underwritten Medicare Supplement

All you have to do is write a minimum of six (6) applications of any product combination within the same calendar month. Applications must be approved prior to the monthly payout (see sample schedule to the right). Since each calendar month is counted separately, you can qualify for any or all months.

Qualifying states

AL, AR, AZ, CO*, DE, 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, RI, SC*, SD, TN, TX, UT, VA, WA, WI, WV, WY.

* Medicare Supplement policies sold in Colorado and South Carolina are not eligible.



It all adds up!

The more Medico business you sell, the more cash

you'll earn. Cash payouts will be made approximately 45 days following the end of the qualifying calendar month. For example, a policy written March 15, 2019, with an April 1, 2019, effective date would pay out in mid-May 2019.

Qualifying month

March 2019	PAYOUT	Mid-May 2019
April 2019	PAYOUT	Mid-June 2019
May 2019	PAYOUT	Mid-July 2019

All remaining months follow the same payment pattern.



Contact Agent Services at (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 written March 1, 2019, through December 31, 2019, with an effective date on or before February 1, 2020. Applications must be approved prior to the monthly payout. A charge back on payouts will be assessed if the policy does not become effective.
- 2. Incentive qualification reports will be available on the Medico Information Center (Medico's agent website) at <u>mic.gomedico.com</u> beginning April 1, 2019.
- 3. 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.
- 4. 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.
- 5. 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.
- 6. 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.

- 7. 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.
- 8. 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.
- 9. The laws of the state of lowa 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.
- 10. 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.



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