

HOSPITAL INDEMNITY INSURANCE



PROTECTING YOUR FUTURE TODAYSM



MEDICO[®]
INSURANCE COMPANY

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»» WHY HOSPITAL INDEMNITY INSURANCE FROM MEDICO?

FOR YOUR SECURITY . . .

Even with the best primary insurance plan, when you're hospitalized for an injury or illness there will probably be medical expenses and out-of-pocket costs that aren't covered. A hospital indemnity insurance plan provides cash benefits to use as you see fit. The benefits are predetermined and paid regardless of any other insurance you may have, and you have a choice of applying for basic or a more robust plan. Whether you want a plan that provides hospitalization benefits only, or one that also covers outpatient rehabilitation, ambulance transportation and skilled nursing facility benefits, Medico can help.

»» ADVANTAGES OF MEDICO'S HOSPITAL INDEMNITY INSURANCE

- Benefits are payable directly to the individual, unless otherwise specified.
- Benefits can be used in any way an individual chooses to cover additional costs like deductibles, co-pays or other out-of-pocket expenses, or to cover household expenses while hospitalized.
- Benefits are payable in addition to any other insurance that may apply.
- This plan has No Deductible, No Precertification and No Network of Hospitals.



»» CUSTOMIZE YOUR SECURITY WITH MULTIPLE OPTIONS

You can design your policy to fit your individual needs. Medico's Hospital Indemnity helps protect you against the cost that your current insurance might not address. With three simple plan options, you choose the plan that's right for you:

Option 1

Pays for each day of confinement in a hospital. You choose the number of days (6 through 10 days) and the amount per day from \$250 through \$600 in \$25 increments. Included is a \$1,000 Accidental Death & Dismemberment benefit.

Observation Benefit: Pays 50% of confinement amount per day for a maximum 3 days per calendar year while receiving services in an Observation Unit of a Hospital as a result of a covered loss due to sickness or injury.

Mental Health Benefit: Pays \$175 for each day confined in a Hospital due to a covered Mental or Nervous Disorder for a maximum of 7 days per calendar year.

Emergency Room Benefit: Pays \$150 per day for a maximum of 3 days per calendar year for an injury, if admitted to a Hospital within 24 hours.

Option 2

Pays a Lump Sum benefit per confinement in a hospital. You choose the amount per confinement of \$1,500, \$2,000 or \$2,500 and are covered up to 3 confinements per year. Included is a \$1,000 Accidental Death & Dismemberment benefit.

Option 3

Pays a Lump Sum benefit of \$5,000 on day 1, for 1 confinement per calendar year. Included is a \$1,000 Accidental Death & Dismemberment benefit.





OPTIONAL BENEFIT RIDERS YOU CAN CHOOSE FROM:

Ambulance Services Rider:

Pays \$250 for ground or air transportation for a combined maximum of 3 days per calendar year. (Not available for age 81 and over).

Daily Skilled Nursing Facility Rider:

Pays \$50 per day for days 1 through 20 and/or \$100 or \$150 per day for days 21 through 100.

Outpatient Rehabilitation Services Rider:

Pays \$50 per day for a maximum of 15 or 30 days per calendar year.

Cancer Lump Sum Rider:

Pays a lump sum of \$1,000, \$2,500, \$5,000, \$7,500 or \$10,000 (One benefit per Lifetime: Not available for age 80 and over).

Accidental Death & Dismemberment Rider:

Pays \$5,000, \$10,000 or \$20,000 for loss of life or two limbs or both eyes; 50% for one limb or eye. (One benefit per lifetime. Not available for age 81 and over).

CONVENIENT & AFFORDABLE

- Medico's Hospital Indemnity Insurance is a convenient and affordable way to supplement your health care coverage.
- Provides you peace of mind by offering reasonable, personal and convenient coverage that pays benefits when you need them the most.
- When you select Medico's Hospital Indemnity Insurance you enjoy the security and assurance from a company that traces its roots back to 1930.
- You can rely on Medico Insurance Company; protecting your future today.



Save 7% with a Household Discount

(When you live in the same household with another person over 18 years of age, regardless of whether they sign up for coverage with us, a 7% discount is applied to your premium rates.)



WHO IS ELIGIBLE TO APPLY?

FOR OPTION 1: ANYONE AGE 40-85!

FOR OPTION 2 OR 3: ANYONE AGE 18-85!

This policy is issued individually. Premiums are determined according to the age of each applicant and the benefits selected.

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, less any claims paid and void the policy.

GUARANTEED RENEWABLE

Once approved, this insurance will remain in force as long as your premiums are paid on time, subject to our limited right to change the premium.

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POLICY EXCLUSIONS AND LIMITATIONS

We will NOT pay benefits for:

1. Any loss that occurs while this policy is not in force.
2. For services or supplies not covered under this policy.
3. For treatment of complications of a noncovered loss.
4. Treatment, services or supplies which:
 - a. Are not Medically Necessary as determined by us;
 - b. Are not prescribed by a Physician as necessary to treat a Sickness or Injury;
 - c. Are determined to be Experimental or Investigational as determined by us;
 - d. Are received without charge or legal obligation to pay;
 - e. Would not routinely be paid in the absence of insurance;
 - f. Are received from any Family Member.
5. Suicide or any suicide attempt while sane or insane or any intentionally self-inflicted Injury.
6. Alcoholism, drug addiction or their complications, unless addiction resulted from narcotics prescribed by a Physician.
7. Injuries received or caused directly or indirectly while under the influence of a controlled substance, unless prescribed by a Physician, or by intoxication as defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred.
8. Loss to which a contributing cause was your commission of or attempt to commit a felony or being engaged in an illegal occupation.
9. Service for which benefits are available for you under state or federal workers' compensation.
10. Loss that occurs outside the territorial limits of the United States.
11. Any loss resulting from war, declared or undeclared, or actively serving in the armed forces or their auxiliary units, including any country's National Guard or Army Reserve or their equivalent.
12. Durable medical equipment (D.M.E.).
13. Prosthetics or orthopedic shoes.
14. Drugs and self-administered drugs.
15. Physical therapy, occupational therapy or speech therapy, except as specifically provided elsewhere in this policy.
16. Dental care or treatment (except expenses otherwise covered due to Injury to sound natural teeth); ordinary dental care, dentures and dental implants; cosmetic surgery, except for reconstructive surgery which is incidental to or follows surgery.
17. Vision surgery, including any complications arising therefrom, to correct visual acuity including, but not limited to, lasik and other laser surgery, radial keratotomy services or surgery to correct astigmatism, nearsightedness (myopia) and/or farsightedness (presbyopia).
18. Hearing services.
19. Any loss resulting from any device for aerial navigation, except as a fare-paying passenger.
20. Any loss resulting, either directly or indirectly, from your participation in a high risk activity for pay, profit or other commercial purposes including, but not limited to:
 - a. Sporting event;
 - b. Skydiving;
 - c. Hang gliding;
 - d. Parachuting;
 - e. Piloting experimental or ultralight aircraft;
 - f. Riding in any aircraft not licensed to carry passengers or not operated by a duly licensed pilot;
 - g. Riding in a hot air balloon;
 - h. Bungee jumping;
 - i. Rappelling;
 - j. Professional mountain and/or rock climbing;
 - k. Rodeo participation; and
 - l. Organized contests including, but not limited to, organized contests of speed, go-cart racing, dirt bike racing, demolition derbies, and mountain bike racing. This exclusion also includes the practice, qualification and/or testing for such activities.
21. Pregnancy, unless due to Complications of Pregnancy.
22. Abortion, except for Medically Necessary abortions performed to save the mother's life.
23. Sex change, reversal of tubal ligation or reversal of vasectomy.
24. Cosmetic or elective procedures that are not Medically Necessary, including, but not limited to organ donation, elective sterilization and fertility treatments.
25. Hospital Confinement primarily for rest care, convalescent care or for rehabilitation.

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 and riders 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/producer or write to the Company.

Pre-Existing Conditions are not covered during the first six months after the Policy Date.

To be eligible for benefits, you must receive medically necessary covered care, as defined in the policy.

Period of Care begins with the first day of Confinement as an inpatient in a Hospital. It ends when an insured has been out of the Hospital 60 continuous days.

A hospital is an institution that is licensed or certified as a hospital by the state in which it is located. It does not include other facilities that provide institutional care, such as nursing facilities or extended care facilities.

This is a solicitation of insurance and a licensed agent/producer may contact you. THIS IS A LIMITED POLICY.

This policy is not major medical insurance and is not a substitute for major medical insurance. It does not qualify as minimum essential health coverage under the Federal Affordable Care Act. If you purchase this policy only, you will not satisfy the federal requirement that you have health coverage, which is in effect beginning January 1, 2014.

Policy forms: HIA60(AZ), HIA62(AZ)

ABOUT THE COMPANY PROTECTION FROM A FINANCIALLY STRONG COMPANY

Medico Insurance Company has served the insurance needs of Americans since 1930, establishing a proven track record in providing quality insurance solutions. Today, Medico Insurance Company's products are designed to help protect the financial wellbeing of our policyholders while our employees are dedicated to providing the kind of customer service they deserve.

To learn more about Medico Insurance Company and the products we offer, we invite you to visit our website at www.GoMedico.com.



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