

# Dental, Vision & Hearing Insurance

## *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.

## *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.



## 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](http://www.GoMedico.com).



*Protecting Your Future Today®*

Corporate Office - Omaha, NE  
Administrative Services - P. O. Box 10386  
Des Moines, IA 50306

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

## *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.

## *Covered Immediately*

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

## Monthly Premium

Age	Premium*
18-39	\$25.50
40-54	\$27.50
55-64	\$28.60
65-79	\$30.80
80-89	\$33.00

\* Premiums are subject to change. Premium rates shown above were approved in Florida on Dec. 11, 2013, based on \$1,000 Policy Year Maximum.

## *Product Highlights*

- Available ages 18 - 89
- No Network - Choose any provider
- \$1,000 & \$1,500 Policy Year Benefit options available (The amount of benefits provided depends upon the dollar amount selected and the premium will vary with the amount of benefits selected.)
- Guaranteed Issue - No Health Questions



## *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

## *Deductible*

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

## *Acceptance*

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

Policy Form DVA48(FL)-S.

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. If there is a discrepancy between the brochure and contract, the contract language prevails.**

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