

## MEDICO DENTAL/VISION/HEARING PLAN

Dear Policyholders,

I would like to share with you about the Medico dental-hearing insurance policy. It is a moderately priced plan from a reputable company.

### **PLAN HIGHLIGHTS:**

- Freedom to use the providers of your choice.
- Choice of a \$1000 or \$1500 policy year maximum benefit.
- You can use \$150 of your benefit toward vision expense after 6 months.
- You can use your entire benefit toward major dental, dentures, and hearing aids after 12 months. The plan even pays for dental implants.
- After a \$100 policy-year deductible, the Medico pays 60% the first year, 70% year 2, and 80% coverage after year 3.
- You can choose the date you would like to plan to begin.

### **HOW TO ENROLL:**

1. You can call me and I can take the enrollment by phone.
2. You can go to my website, [www.agapeinsurance.net](http://www.agapeinsurance.net) and apply under the tab Individual Dental.

Feel free to call if you have any questions.

Sincerely,

**Agape Insurance Services Inc.**

Office: 503-650-4325 Fax: 503-863-3821 \*Certified Senior Advisor  
E-mail: [danneils@gmail.com](mailto:danneils@gmail.com) Website: [www.agapeinsurance.net](http://www.agapeinsurance.net)  
Office: 19652 McCord Rd Oregon City, OR 97045

# Dental, Vision, & Hearing Plan



*Protecting Your Future Today<sup>®</sup>*



**MEDICO<sup>™</sup>**  
INSURANCE COMPANY

ADVMI18

04232008

Rates are subject to change.

## Medico™ Insurance Company

Dental, Vision & Hearing Plan – Form A18

### Premium Rates by Mode

Monthly – Automatic Bank Withdrawal				
Issue Age	Single Applicant		With Household Discount	
	\$1,000 Max	\$1,500 Max	\$1,000 Max	\$1,500 Max
	18-39	\$20.00	\$27.00	\$18.00
40-59	\$23.00	\$31.05	\$20.70	\$27.95
60-69	\$26.00	\$35.10	\$23.40	\$31.59
70-79	\$29.00	\$39.15	\$26.10	\$35.24
80-84	\$30.00	\$40.50	\$27.00	\$36.45

Annual – Direct Bill				
Issue Age	Single Applicant		With Household Discount	
	\$1,000 Max	\$1,500 Max	\$1,000 Max	\$1,500 Max
	18-39	\$240.00	\$324.00	\$216.00
40-59	\$276.00	\$372.60	\$248.40	\$335.34
60-69	\$312.00	\$421.20	\$280.80	\$379.08
70-79	\$348.00	\$469.80	\$313.20	\$422.82
80-84	\$360.00	\$486.00	\$324.00	\$437.40

Automatic Bank Withdrawal				
Bi-Monthly				
Issue Age	Single Applicant		With Household Discount	
	\$1,000 Max	\$1,500 Max	\$1,000 Max	\$1,500 Max
	18-39	\$40.00	\$54.00	\$36.00
40-59	\$46.00	\$62.10	\$41.40	\$55.89
60-69	\$52.00	\$70.20	\$46.80	\$63.18
70-79	\$58.00	\$78.30	\$52.20	\$70.47
80-84	\$60.00	\$81.00	\$54.00	\$72.90

Direct Bill				
Bi-Monthly				
Issue Age	Single Applicant		With Household Discount	
	\$1,000 Max	\$1,500 Max	\$1,000 Max	\$1,500 Max
	18-39	\$43.64	\$58.91	\$39.27
40-59	\$50.18	\$67.75	\$45.16	\$60.97
60-69	\$56.73	\$76.58	\$51.05	\$68.92
70-79	\$63.27	\$85.42	\$56.95	\$76.88
80-84	\$65.45	\$88.36	\$58.91	\$79.53

Quarterly				
Issue Age	Single Applicant		With Household Discount	
	\$1,000 Max	\$1,500 Max	\$1,000 Max	\$1,500 Max
	18-39	\$60.00	\$81.00	\$54.00
40-59	\$69.00	\$93.15	\$62.10	\$83.84
60-69	\$78.00	\$105.30	\$70.20	\$94.77
70-79	\$87.00	\$117.45	\$78.30	\$105.71
80-84	\$90.00	\$121.50	\$81.00	\$109.35

Quarterly				
Issue Age	Single Applicant		With Household Discount	
	\$1,000 Max	\$1,500 Max	\$1,000 Max	\$1,500 Max
	18-39	\$64.80	\$87.48	\$58.32
40-59	\$74.52	\$100.60	\$67.07	\$90.54
60-69	\$84.24	\$113.72	\$75.82	\$102.35
70-79	\$93.96	\$126.85	\$84.56	\$114.16
80-84	\$97.20	\$131.22	\$87.48	\$118.10

Semi-Annual				
Issue Age	Single Applicant		With Household Discount	
	\$1,000 Max	\$1,500 Max	\$1,000 Max	\$1,500 Max
	18-39	\$124.80	\$168.48	\$112.32
40-59	\$143.52	\$193.75	\$129.17	\$174.38
60-69	\$162.24	\$219.02	\$146.02	\$197.12
70-79	\$180.96	\$244.30	\$162.86	\$219.87
80-84	\$187.20	\$252.72	\$168.48	\$227.45

If the applicant chooses the Automatic Bank Withdrawal method of payment and the application is submitted without any premium, the initial premium will be drafted from the Insured's bank account once the application is approved by the Underwriting Department.

Household Discount — Although these policies are issued individually, two or more people can qualify for the Household Discount as long as they live in the same household, at the same address. Please remember to submit these applications together and indicate the Household Discount on the New Business Transmittal, form MI9F-077.

Underwriting Hotline 1-800-626-2068

**MI-DVA18 – Benefit Summary for Dental, Vision & Hearing Insurance Product**  
03282008

**Deductible** - \$100 Policy-Year Deductible.

**Maximum Benefit** – The applicant can choose between a \$1,000 or a \$1,500 Policy-Year Maximum at the time of application.

**Benefits** – After the \$100 Policy Year Deductible is satisfied, the policy pays the following percentages of Reasonable and Customary charges for Covered Expenses up to the \$1,000 or \$1,500 Policy-Year Maximum:

- 60% - First Policy Year
- 70% - Second Policy Year
- 80% - Third Policy Year and Thereafter

**Covered Expenses**, subject to the Exceptions and Limitations, are:

- Dental services performed by a licensed dentist, including semi-annual examinations and cleanings, x-rays, the cost of fillings, prophylaxis, bridges, crowns, dentures, and outpatient dental surgery prescribed as Medically Necessary.
- Visits to a Physician for a basic eye examination or eye refraction, including the cost of eyeglasses or contact lenses prescribed by the Physician, up to a Maximum Benefit of \$150 in any on Policy Year.
- Hearing examinations performed by a Physician or audiologist, the purchase of hearing aids prescribed as Medically Necessary by a Physician or audiologist, including the cost of the hearing aid and any necessary repairs.

After the policy has been in force three months, the policy will pay 100% of the cost of one dental cleaning up to a Maximum Benefit of \$50 each Policy Year. This benefit is not subject to the deductible, however, it is included in the \$1,000.00 or \$1,500 Policy Year Maximum.

**Exceptions and Limitations –**

Benefits will not be payable for the following items and/or services during the first six months following the Policy Date.

1. Root Canals; or
2. Existing eyeglasses or contact lenses (including the renewal or changing of prescriptions).

Benefits will not be payable for the following items and/or services during the first Policy Year:

1. 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 or fluoride treatments;
2. Existing hearing aids.

(continued)

Claims will not be paid under this policy for:

1. Any loss resulting from war, declared or undeclared;
2. Any intentionally self-inflicted injury;
3. any loss resulting from an Insured Person's involvement in a felonious occupation or activity;
4. any expense for which payment is provided under Medicare;
5. any services that are not recommended by a Physician, as defined by the policy;
6. any Experimental or Investigational procedure or treatment;
7. orthodontic treatment;
8. any expenses incurred for the diagnosis or treatment of temporomandibular joint disorder (TMJ), unless benefits are otherwise required by your state;
9. expenses incurred for surgical procedures (other than outpatient dental surgery) performed on an inpatient or outpatient basis (inclusive of any surgical procedure performed in the treatment of cataracts);
10. charges for elective vision correction, including, but not limited to radial keratotomy (RK), automated lamellar keratoplasty (ALK), conductive keratoplasty (CK), or other cosmetic procedures;
11. prescription drugs;
12. charges in excess of Reasonable and Customary;
13. treatment or diagnosis received while outside the territorial limits of the United States;
14. services for which you are not liable or for which no charge normally is made in the absence of insurance; or
15. loss that occurs while this policy is not in force.

**Guaranteed Renewable – Yes**

**Issue Ages – 18-84**

**Individually Issued** (dual application for applicant and co-applicant to apply at same time)

**Premiums – Issue Age Rates with Household Discount**

**Policy Fee – No**

**Pre-existing Conditions – See Limitations (above)**

**Optional Benefit Riders – None**

# 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).



**MEDICO**<sup>™</sup>  
INSURANCE COMPANY

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