

Agents can earn big with Medicare Supplement applications written between Oct. 1, 2023, and Dec. 31, 2023.

### Here's how to qualify



#### General program details and rules:

- 1. Qualifying policies include Medicare Supplement insurance plans from Medico Insurance Company, Medico Corp Life Insurance Company, or Medico Life and Health Insurance Company written starting Oct. 1, 2023.
- 2. Applications must be dated between Oct. 1, 2023, and Dec. 31, 2023. Effective dates for all must be no later than Feb. 1, 2024.
- 3. After a minimum of 10 approved and taken applications, agents will receive:
  - a. \$300 for each underwritten application.
  - b. \$25 for each open enrollment, guaranteed issue or special enrollment period application.
- 4. As of Oct. 1, 2023, this incentive is considered to be active and valid for the products and time frames referenced within. This incentive replaces and supersedes any prior incentives for the same products written during same time frames that conflict with the provisions of this incentive.
- 5. Incentive payouts will occur in the next semi-monthly commission payment following qualification.
- Policies must be approved before the payout to be eligible. Chargeback will be assessed on any policy that does not become effective.
- Medico makes final determination on bonus program eligibility and reserves the right to discontinue or amend this incentive program at any time.
- 8. Agents must remain in good standing and be actively contracted with Medico at time of payout.
- 9. 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. Agents may wish to consult a tax professional as to how this may affect them.

- 10. By participating in this program, agents agree to release and hold harmless Medico, its 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.
- 11. 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 Corp Life Insurance Company, or Medico Life and Health Insurance Company.
- 12. Medico Insurance Company, Medico Corp Life Insurance Company, and Medico Life and Health Insurance Company further reserve 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 bonus is nontransferable.
- 13. 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 that is replaced by another Medico Insurance Company, Medico Corp Life Insurance Company and/or Medico Life and Health Insurance Company policy.

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# **Cross-sell** and earn more

Agent HI/Dental/Cancer Incentive

## Plus 2X the credit

for Medico Invitational

#### **Payout tiers**

#### Tier 1

• 5-14 applications = \$50 per application

#### Tier 2

15+ applications = \$75 per application

#### Example

8 Dental apps + 12 Hospital Indemnity apps + 5 First Diagnosis Cancer apps = 25 apps x \$75 = \$1,875

These payouts apply in all states where the products are available.

#### For qualifying Dental, Hospital Indemnity, and First Diagnosis Cancer applications between Oct. 1, 2023, and Dec. 31, 2023.

- 1. A minimum of 5 qualifying applications must be submitted and approved to qualify for the payout.
- 2. Any combination of Dental, Hospital Indemnity, and First Diagnosis Cancer applications.
- 3. Bonus tiers are counted accumulatively throughout the bonus period.
- 4. Payments are retroactive back to first application.



#### Want to learn more?

Contact your marketer for more information and start earning today!

#### Medico Dental, Hospital Indemnity, and First Diagnosis Cancer Agent Incentive Program details and rules:

- All eligible applications must have a signature date no earlier than Oct. 1, 2023, and no later than Dec. 31, 2023. Policies must be issued prior to Feb. 1, 2024. Policies must be approved before the payout to be eligible.
- 2. Incentive payouts will occur in the next semi-monthly commission payment following qualification.
- A chargeback will be assessed on any policy that does not become effective or terminates during the incentive period.
- 4. Qualifying policies include Hospital Indemnity, Dental, and First Diagnosis Cancer insurance plans from Medico Insurance Company.
- 5. Medico makes final determination on bonus program eligibility and reserves the right to discontinue or amend this incentive program at anytime.
- 6. Agents must remain in good standing and be actively contracted with Medico 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, its 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.
- 10. Medico 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 bonus is not transferable.
- 11. Internal Hospital Indemnity, Dental, and First Diagnosis Cancer policy replacements are not eligible. Internal replacement is defined as any Medico Insurance Company policy which is replaced by another Medico Insurance Company policy.