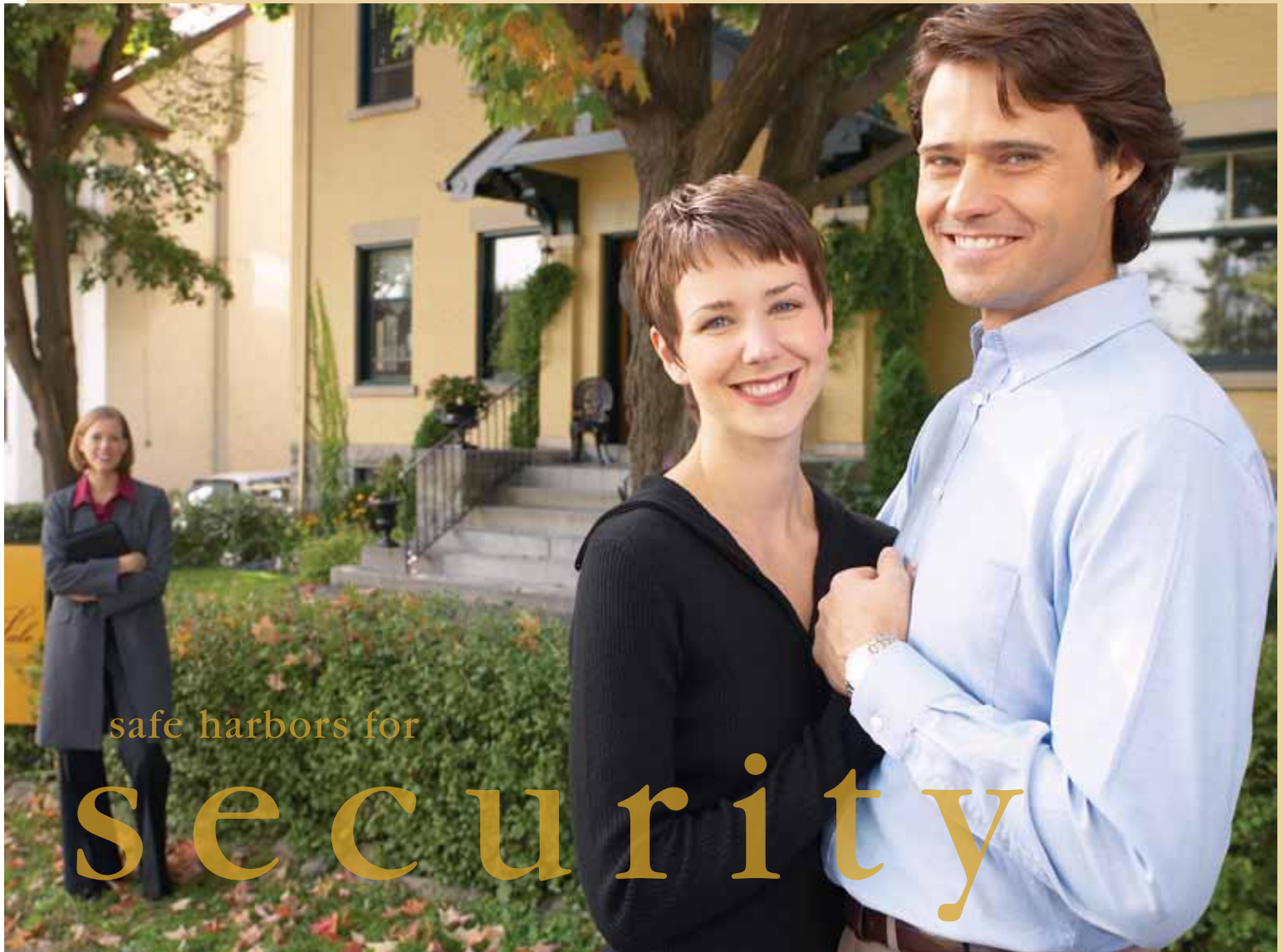


# Indemnity Benefit Insurance Policy

THIS IS A LIMITED POLICY



safe harbors for  
**security**

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



# Indemnity Benefit Insurance from Med

*Why Buy Indemnity Benefit Insurance?*

## **For your security...**

Because accidents or serious illness can happen at any time – and the high cost of recovery in these days of rising medical expenses can be overwhelming. Medico's Indemnity Benefit Insurance policy can help provide a safe harbor for you and your family.



### *Benefits*

**Hospital Confinement Benefit –**

We pay \$1,000 once per each period of care when you are confined in a hospital.

**Ambulance Benefit –**

We pay \$100 per calendar year if an ambulance takes you to or from a hospital where you are confined.

**Waiver of Premium –**

After four continuous weeks of your confinement, we will waive the premiums during your continued hospital stay.

**Save 10%**  
when you are approved with a co-applicant!

(A co-applicant is someone who lives at the same address as you. 10% discount is not available in all states.)

### *Customize Your Security With Additional Benefit Riders*

(Additional premium is required.)

You can design your policy to fit your individual needs & make every dollar count by choosing from these four optional benefit riders:

**Daily Hospital Indemnity Benefit Rider** – Pays for each day of confinement to a hospital for up to 14 days per period of care. Choose your Daily Hospital Benefit: \$50, \$100, \$150 or \$200 (MIRA13)

**Physician & Surgical Indemnity Benefit Rider** – Pays up to \$1,000 per calendar year, with no lifetime maximum, for medically necessary charges for covered care, as listed below:

1. Physician Indemnity Benefit – Pays \$20, not to exceed the incurred charge, for each Physician Office Visit.
2. Surgical Indemnity Benefit – Pays \$300, not to exceed the incurred charge, for all Surgery performed, in or out of the hospital, in any 24-hour period.

During any one calendar year, the combined benefits under 1 and 2 shall not exceed \$1,000. Routine physical examinations, immunizations or routine screening procedures are not covered. (MIRA17)

**Registered Nurse At-Home Indemnity Benefit Rider** – We pay the Registered Nurse Shift Amount per shift, up to 2 shifts per day, for up to 30 days following a hospital confinement for services of a nurse (R.N., L.P.N. or L.V.N.) in your home. Choose your Shift Amount Benefit: \$50 or \$100 (MIRA15)

**Daily Skilled Nursing Facility Indemnity Benefit Rider** – We pay a Daily Skilled Nursing Facility Indemnity Benefit for each day of confinement up to 90 days for each skilled nursing facility period of care when you are confined to a skilled nursing facility and receive skilled nursing care, subject to the elimination period. Choose your Daily Skilled Nursing Facility Indemnity Benefit: \$50, \$100, \$150 or \$200 (MIRA16)

*Why Should You Buy From Us?* The answer is refreshing.  
Our service is fast, simple and predictable.

**FAST:** Claim Payments - Fax, mail or email your claim form directly to our Client Services Department & get your claim paid in as little as one week.

**SIMPLE:** Application Process - All the necessary forms are in one easy-to-use booklet.

**PREDICTABLE:** Trusted Service - Get friendly service from a company whose roots have been planted in the Heartland of America for more than 80 years.

You will be doing business with a company trusted for nearly 80 years.

You will get peace of mind with a policy that will help provide security for you and your family.

You will get friendly and efficient service.



## *Who is Eligible To Apply?*

**Anyone age 18-84!**

### *Acceptance*

This policy is issued individually; however, dual applications are available to applicants and co-applicants provided that co-applicants from the same address apply at the same time. Premiums are determined according to the age of each applicant and the benefit selected.

### *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.

## *Other Important Benefits*

This policy provides you with the versatility to select various coverages and the ability to minimize the financial impact of a hospital stay.

### **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 and void the policy.

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 or write to the Company.

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

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.

# 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., in Omaha, Nebraska, all of our work is done in the Home Office, not outsourced to some other country. 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).

