



MEDICO®
INSURANCE COMPANY

Hospital Indemnity Insurance¹



Solutions to help secure your financial future

gomedico.com



Can you afford to be hospitalized?

A hospital stay can be traumatic — to your health, your wallet, and your family. Even if you have other medical insurance, there will almost certainly be costs that aren't covered. That's when a Medico® Insurance Company Hospital Indemnity insurance plan provides you with supplemental cash benefits you can use however you want. It provides peace of mind by offering customized protection that pays benefits in your time of need.

Hospital Indemnity insurance pays you a cash benefit for each day you're in the hospital. This coverage is very flexible — you choose both³:

- The number of days (3, 6, 7, 8, 9, 10, 21, or 31)
- The cash benefit amount per day (from \$100 to \$600 in increments of \$25)

It also pays cash benefits for:

- Travel to the hospital or medical facility and/or a hospital stay
- Inpatient mental health services
- Observation unit monitoring
- Emergency room services for injuries

Of course, there can be many other costs associated with hospitalization. Hospital Indemnity insurance also allows you to choose optional benefits⁴ at an additional cost, including:

- Ambulance or urgent care center services
- A cancer diagnosis
- Outpatient surgery
- Outpatient therapy and chiropractic
- Skilled nursing services⁶

Policy highlights



Issue age²
18 to 85



Guarantee issue period
Applicants who are between ages 64 and 67. Based on date application is signed.



Underwriting
Simplified issue with limited health questions



Rates⁵
Gender specific



Billing options
Monthly, quarterly, semi-annually, and annually

Whatever your need, a Medico Hospital Indemnity plan can be customized to provide you with cash benefits and help protect your savings just when you need it the most.

Below are the percentages of adults in the U.S. who said in a 2016 study that their health care costs over two years caused a very or somewhat serious problem for their overall financial situation.⁷

44%

Set up a payment plan with a hospital or health care professional

42%

Spent all or most of their personal savings

27%

Unable to pay for basic necessities, like housing, food, or heat

23%

Took on credit card debt that may be hard to pay back

7%

Declared bankruptcy



Hospital Indemnity insurance from Medico is an affordable way to supplement your health care coverage. There are so many great benefits:

- You receive payment even if you have other insurance
- You're paid directly, and you may use the payment however you want
- If you live with another adult, you'll receive a 7% discount on your premiums (varies by state)
- There's no deductible and no hospital precertification required
- There's no network of hospitals, so you can choose any hospital you'd like
- Your policy remains in force as long as your premiums are paid on time



Choose Medico

When you select Hospital Indemnity insurance from Medico, you enjoy the security and assurance of a company that has been insuring consumers just like you since 1930. We're in a "people helping people" business, and we remain committed to helping you secure your financial future.

**Rated A
(Excellent)
AM Best⁸**

Want to learn more about our company?

Contact your local agent to learn more about Medico Insurance Company's complete portfolio of products or visit [gomedico.com](https://www.gomedico.com).

Footnotes

1. This policy is called Hospital Confinement Insurance in AR, Fixed Indemnity Insurance Policy in CO, Hospital Limited Benefit Indemnity Insurance Policy in UT, and Limited Benefit Hospital Indemnity Insurance Policy in VA.
2. In KS and MT, the issue ages are 50 to 85 years old.
3. Benefit options may vary by state.
4. Optional benefit riders may not be available in all states.
5. In Colorado, rates are unisex.
6. This rider is called Nursing Facility Benefit Rider in IA and Nursing Facility Indemnity Benefit Rider in WA.
7. "Patient's Perspectives on Health Care in the United States," National Public Radio, the Robert Wood Johnson Foundation, and the Harvard T.H. Chan School of Public Health, February 2016. Used with permission.
8. AM Best has given American Enterprise Group, Inc.'s six insurance company subsidiaries, which operate under the brands of American Republic®, Medico®, and Great Western Insurance Company (GWIC®), the Financial Strength Ratings of A (Excellent) with a stable outlook. For the latest Best's Credit Rating, visit [ambest.com](https://www.ambest.com).

Policy forms

HIA63; HIA63(CO); HIA63(FL); HIA63(IL); HIA63(KS); HIA63(MI); HIA63(MO); HIA63(MT); HIA63(NC); HIA63(OK); HIA63(TN); HIA63(TX)-I; HIA63(VA); HIA63(WI)

Disclaimers

The policyholder has 30 days after receiving the policy to examine it and return it to Medico or to the producer if they are dissatisfied. Medico will refund the premium, less any claims paid, and void the policy (may vary by state). This flyer 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 complete details. For costs and further details of the coverage, including exclusions, restrictions, or limitations and the terms under which the policy may be continued in force or discontinued, see your producer or contact Medico. Preexisting conditions are not covered during the first six months after the policy date (may vary by state). To be eligible for benefits, you must receive medically necessary covered care, as defined in the policy.

This is a solicitation of insurance, and a licensed agent/producer may contact you. THIS IS A LIMITED POLICY. If there is a discrepancy between the brochure and the contract, the contract language prevails. 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 Jan. 1, 2014.

Medico® is a registered trademark owned and licensed by Medico Insurance Company. © 2022 Medico Insurance Company

PO Box 10386 Des Moines, IA 50306 | 800-228-6080