

2025

wellabe®

Medico®
A Wellabe Company

MEDICO INVITATIONAL EXPERIENCE

Barcelona Spain



CASA BATLLÓ

FMO Invitational

- Qualification period is Jan. 1, 2024 through Dec. 31, 2024
- Invitations will be based on annualized taken premium

Two Ways to Qualify:

1. \$1,500,000 of total taken premium across all products, with a minimum of 50% underwritten mix
2. \$500,000 of ancillary total taken premium



PARK GUÉLL

BARCELONA,
ARC DE TRIOMF



See back for details.

2025 Medico sales conference rules

1. Qualifier and one adult guest are eligible to receive an invitation. All attendees must be 21 years or older.
2. Qualification period: Applications must be dated between Jan. 1, 2024, and Dec. 31, 2024.
3. Qualifying plans must be issued no later than Feb. 1, 2025.
4. All Medico* products are eligible.
5. All Medico product conversions/replacements are excluded from this program.
6. To qualify with Medicare Supplement, FMOs, must have \$1,500,000 of total taken premium across all products, with a minimum of 50% underwritten mix in 2024.
7. To qualify with ancillary, FMOs must have \$500,000 of ancillary total taken premium in 2024 (all products except Medicare Supplement).
8. The value of the experience will be reported as income to the award 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.
9. The experience is not transferable, nor can it be rescheduled or substituted or redeemable for cash payment.
10. This experience is limited to 30 qualifiers who accept the invitation. If qualifiers exceed the maximum available, Wellabe gets final determination on who receives the invitations. Maximum of 5 invitations per FMO.
11. Attendees are required to attend all sponsored functions and/or events.
12. Each experience includes: round-trip coach air transportation from designated gateway cities to Medico Experience destination on group program dates for two people; room and board accommodations (based on double occupancy); transfers on group travel dates; hosted group events that may include breakfasts, lunches, receptions, and/or dinners; and group activities.
13. Agents must remain in good standing and be actively contracted with Medico at time of the experience.
14. 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.
15. 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.
16. 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.
17. Medico makes final determination on bonus program eligibility and reserves the right to discontinue or amend this incentive program at any time.



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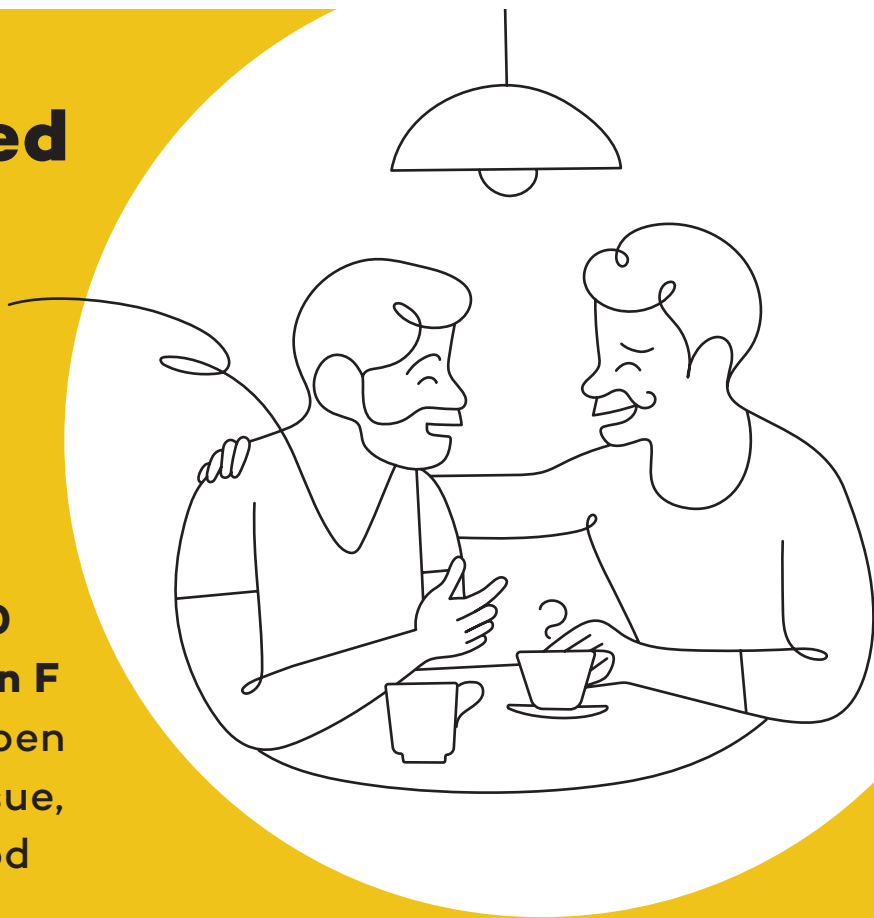
* Includes Medicare Supplement plans underwritten by Medico Insurance Company, Medico Corp Life Insurance Company, Medico Life and Health Insurance Company.

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Be well rewarded with Medicare Supplement insurance

Receive \$200 for each underwritten Plan N; \$100 for each underwritten Plan F and G; and \$15 for each open enrollment, guaranteed issue, or special enrollment period application.



For qualifying Medicare Supplement applications written between Jan. 1, 2025, and June 30, 2025.

1. Qualify with 10 approved and taken *underwritten* Medicare Supplement policies
2. Once qualified, underwritten Plan N receives \$200, underwritten Plan F and G receive \$100, and all other policies receive \$15
3. Policies must be effective by Aug. 1, 2025
4. Policies must be approved before payout to be eligible
5. Payments are retroactive back to the first application

LEARN MORE

Contact Wellabe for more information and start earning today!

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 Jan. 1, 2025.
2. Applications must be dated between Jan. 1, 2025, and June 30, 2025. Effective dates for all must be no later than Aug. 1, 2025.
3. Any business written in Washington and Wisconsin is excluded from this incentive.
4. After a minimum of 10 approved and taken underwritten Medicare Supplement applications, agents will receive:
 - a. \$200 for each underwritten Plan N application.
 - b. \$100 for each underwritten Plan F and Plan G application.
 - c. \$15 for each open enrollment, guaranteed issue, or special enrollment period application.
5. As of Jan. 1, 2025, 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.
6. Incentive payouts will occur in the next semi-monthly commission payment following qualification.
7. Policies must be approved before the payout to be eligible. Chargeback will be assessed on any policy that does not become effective.
8. Medico makes final determination on bonus program eligibility and reserves the right to discontinue or amend this incentive program at any time.
9. Agents must remain in good standing and be actively contracted with Medico at time of payout.
10. 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.
11. 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.
12. 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.
13. 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.
14. 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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Medico
Insurance Company
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Earn bigger bonuses with Short-term Care insurance

Receive \$100 for each Short-term Care
application after a minimum of five are
submitted and approved

**For qualifying Short-term Care applications
between Jan. 1, 2025, and June 30, 2025.**

1. A minimum of five qualifying applications must be submitted and approved to qualify for the payout.
2. Receive \$100 per policy.
3. Payments are retroactive back to the first application.

WANT TO LEARN MORE?

Contact your marketer for more
information and start earning today!



See back for details.

Short-term Care agent incentive program details and rules:

1. All eligible applications must have a signature date no earlier than Jan. 1, 2025, and no later than June 30, 2025. Policies must be issued prior to Aug. 1, 2025. Policies must be approved before the payout to be eligible.
2. Incentive payouts will occur in the next semi-monthly commission payment following qualification.
3. Any business written on the agent by the agent does not qualify.
4. A chargeback will be assessed on any policy that does not become effective or terminates during the incentive period.
5. Qualifying policies include Short-term Care insurance plans from Medico Insurance Company.
6. Medico makes final determination on bonus program eligibility and reserves the right to discontinue or amend this incentive program at anytime.
7. Agents must remain in good standing and be actively contracted with Medico at the time of payout.
8. 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.
9. 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.
10. 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.
11. 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.
12. Internal Short-term Care policy replacements are not eligible. Internal replacement is defined as any Medico Insurance Company policy which is replaced by another Medico Insurance Company policy.



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Unlock more money by cross-selling

Hospital Indemnity, First Diagnosis Cancer, and Dental Incentive

PAYOUT TIER 1

\$50 per application
for 5–10 applications

PAYOUT TIER 2

\$100 per application
for 11+ applications

EXAMPLE

8 Dental apps + 12 Hospital Indemnity apps + 5 First
Diagnosis Cancer apps = 25 apps x \$100 = \$2,500

For qualifying Dental, Hospital Indemnity, and First Diagnosis Cancer applications between Jan. 1, 2025, and March 31, 2025.

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!**

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

1. All eligible applications must have a signature date no earlier than Jan. 1, 2025, and no later than March 31, 2025. Policies must be issued prior to May 1, 2025. Policies must be approved before the payout to be eligible.
2. Any policies without at least \$300 of annualized premium will not qualify toward the incentive.
3. Incentive payouts will occur in the next semi-monthly commission payment following qualification.
4. A chargeback will be assessed on any policy that does not become effective or terminates during the incentive period.
5. Qualifying policies include Hospital Indemnity, Dental, and First Diagnosis Cancer insurance plans from Medico Insurance Company.
6. Medico makes final determination on bonus program eligibility and reserves the right to discontinue or amend this incentive program at anytime.
7. Agents must remain in good standing and be actively contracted with Medico at the time of payout.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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.

