

First Diagnosis Cancer Insurance Policy

from Medico® Insurance Company

THIS IS A LIMITED BENEFIT POLICY



MEDICO[®]
INSURANCE COMPANY

Protecting Your Future Today[®]

a cash benefit when you need

Today, millions of families are dealing with cancer. Medical advances have greatly improved the treatment for those diagnosed with cancer. However, with innovative treatments come increased cost. Medico's new cancer policy can help. We hope that in the near future, cancer will no longer be a threat.

Until that time...there's Medico.

Cancer Value Plus **First Diagnosis Cancer Policy with Inflation Protection - MI-CAA29(ID)**

- This policy provides you with a **CASH PAYMENT**, while the policy is in force.
- The cash is paid directly to the policyholder.
- You choose the cash option when you apply for coverage.
- This policy covers internal cancer, malignant melanoma, or skin cancer.*
- **Cancer Value Plus offers a simple inflation benefit** that is built into the policy. The inflation benefit will automatically increase the cash benefit amount by 5% of the original cash benefit amount, each year, for the life of the policy.

Product Highlights:

- **Cancer Value Plus** helps your benefits keep pace with future costs
- Guaranteed Renewable
- Competitive Prices
- A 10% Household Discount is available
- There is NO policy fee
- Individually issued to Ages 18-79
- No-hassle claim service
- No Coordination of Benefits
- Cash payment is made directly to you, the policyholder
- Choose from different levels of affordable coverage

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 producer if you are dissatisfied. We will then refund the premium you paid and void the policy.

*If you are First Diagnosed as having skin cancer (other than malignant melanoma) we will pay 1% of the amount shown in the Schedule. If you are later diagnosed with internal cancer or malignant melanoma, we will pay the full benefit amount, less any amount already paid for skin cancer.

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- This policy provides you with a **CASH PAYMENT**, while the policy is in force.
- The cash is paid directly to the policyholder.
- You choose the cash option when you apply for coverage.
- This policy covers internal cancer, malignant melanoma, or skin cancer.*



Benefit Options

The cash payment benefit can be purchased in amounts of \$10,000, \$15,000, \$20,000 or \$25,000. (With **Cancer Value Plus**, you also get the 5% inflation protection each year.)

Guaranteed Renewable

This insurance will remain in force as long as your premiums are paid on time.

30-Day Waiting Period

Benefits are not payable if Cancer manifests itself before the policy has been in effect for at least 30 days - however, should this occur, all premiums paid will be refunded to you.

and it most

Why do you need a Cancer Value (Plus) policy?

The American Cancer Society (ACS) states that one in two American men and one in three American women will get cancer in their lifetimes. The ACS also states that 65% of cancer related expenses are **not** covered by regular health insurance.**

There are many ways to help ward off cancer by following a healthy diet, getting regular exercise, wearing sunscreen, quitting smoking, etc. But, if there is a diagnosis of cancer, the cancer and its treatment are a significant emotional and financial burden on the family. By knowing there is a cash payment policy in place, the financial burden will be less. This policy does not coordinate benefits. This means you will receive the benefits in addition to any other insurance coverage that you may already have in place. Also, it pays a cash payment directly to you, the policyholder. You choose where and when to spend the money.

**American Cancer Society - Facts & Figures 2009
www.cancer.org

Who may be a likely candidate for a Cancer Value Plus or Cancer Value policy?

- Someone who may not have enough savings to cover medical expenses, loss of income, transportation, hotel stays when seeking treatment away from home, childcare, housekeeping, home nursing care, etc.
- Anyone with a family history of cancer
- A person whose health insurance does not cover cancer related expenses or treatments
- The sole wage earner of the family
- One who strives to protect family assets



Exceptions And Limitations

This policy pays only for First Diagnosis of Cancer. We will not pay benefits:

- for any disease, sickness or incapacity, other than cancer;
- in excess of the benefit amount shown in the Schedule;
- for any loss that occurs while this policy is not in force;
- for a First Diagnosis made outside the United States of America; and
- for cancer First Diagnosed during the 30-day Waiting Period. Cancer will not be a covered condition:
 - when any medical advice, care, treatment or clinical diagnosis received within the Waiting Period leads to a First Diagnosis of cancer;
 - if tissue extracted during the Waiting Period leads to a First Diagnosis of cancer; or
 - if cancer manifests itself before the policy has been in force for at least 30 days following the Policy Date. Cancer is manifested when symptoms exist.

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 for details. For costs, exclusions and limitations and further details of the coverage, see your producer or contact Medico Insurance Company.

This is a solicitation of insurance and a licensed producer may contact you.



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MEDICO[®]

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about the company

Medico Insurance Company began operations in 1930. We're proud to call America's heartland our home for over 80 years. Our goal is to provide our policyholders with the products they need, and the service they deserve. We understand that insurance is about more than the details of a policy; it's about protecting your future, and protecting your family.

To learn more about Medico Insurance Company and the products we offer, please visit us online at www.gomedico.com.