

»»»» A REASON TO smile



PROTECTING YOUR FUTURE TODAY®

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MEDICO®
INSURANCE COMPANY

Something to Smile About



Protect Your Smile and Your Budget

Good oral health can lead to an improved quality of life and help you avoid unforeseen situations that could be painful, inconvenient, and expensive. Medico's dental insurance plans make it easy to give your oral health the attention it deserves so you can stay focused on being vibrant and healthy.

» Find the Ideal Plan

Finding the right dental plan can be complicated. Medico makes it simple with budget-friendly plans to help maintain a healthy smile.

- Several options to choose from to fit your needs
- Security in comprehensive coverage with benefits for preventative, restorative, and major services
- Plans that include vision and hearing coverage

» Take Care of Your Oral Health

- Almost 40% of US adults aged 65+ have lost 6 or more teeth due to tooth decay or gum disease.¹
- More than 90% of US adults have had a cavity.²
- Nearly 50% of all adults aged 30 or older have signs of gum disease.²



FREEDOM TO USE ANY PROVIDER!

Choose any provider and have confidence that your plan will keep you covered. Save on services like exams, cleanings, dentures, root canals and more when using an in-network provider. The Maximum Care Network, powered by Careington and DenteMax, is one of the largest dental networks nationally with a focus on neighborhood dentists.



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Plan Options	Dental	Dental-Vision-Hearing 1000 or 1500	Dental Plus
Annual Deductible	\$100	\$100	\$100
Annual Max Benefit	\$1,000	\$1,000 or \$1,500	\$2,500
DENTAL COVERAGE	PLAN PAYS		
Preventive Services Evaluations, cleanings, and x-rays	100% (3-month waiting period)	Coverage Year 1 = 60% Coverage Year 2 = 70% Coverage Year 3 and thereafter = 80% (3-month waiting period)	80% (3-month waiting period)
Basic Services Diagnostic x-rays, fillings and nonsurgical extractions	50% (6-month waiting period)	Coverage Year 1 = 60% Coverage Year 2 = 70% Coverage Year 3 and thereafter = 80% (No waiting period)	80% (6-month waiting period)
Major Services Bridges, crowns, dentures, surgical extractions, root canals and periodontal services	50% (12-month waiting period)	60% (12-month waiting period)	50% (12-month waiting period)
VISION COVERAGE	PLAN PAYS		
Vision Services Exams and hardware (eyeglasses and contact lenses). Up to \$200 in any two plan years	Not included	Coverage Year 1 = 60% Coverage Year 2 = 70% Coverage Year 3 and thereafter = 80% (No waiting period on exams, 6-month waiting period on hardware)	50% (12-month waiting period)
HEARING COVERAGE	PLAN PAYS		
Hearing Services Exams, hearing aids, and repairs. Up to \$500 per plan year	Not included	Coverage Year 1 = 60% Coverage Year 2 = 70% Coverage Year 3 and thereafter = 80% (12-month waiting period)	50% (12-month waiting period)

*This is a summary of benefits only. Limitations may apply. Please see plan for full details.

Keep smiling with dental insurance.

If you are not **COMPLETELY SATISFIED** with your dental insurance plan, you can cancel it within 30 days of receiving, and we will refund you any premium paid minus any claims paid.

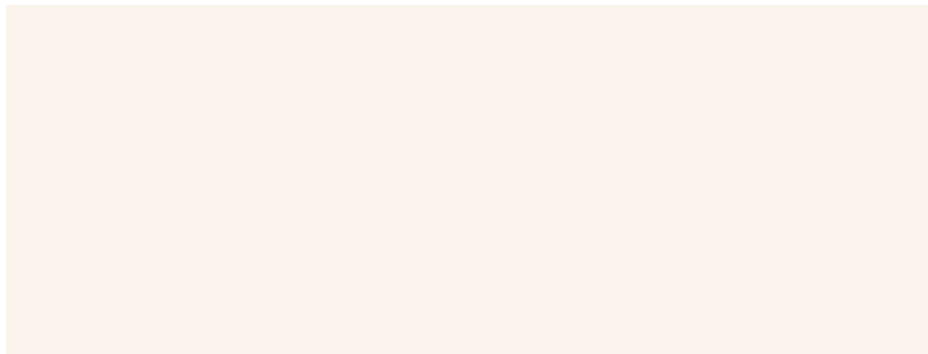


PROTECTING YOUR FUTURE TODAY®

MEDICO, DEDICATED TO PROTECTING YOUR WELL-BEING

Medico Insurance Company has served the insurance needs of Americans since 1930, establishing a proven track record in providing quality insurance solutions.

To learn more about Medico Insurance Company and the products offered, contact your local agent.



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Forms: DVA59(NE); DA108B(NE) and DA108P(NE)

- 1 Centers for Disease Control and Prevention. "Explore Oral Health Data". 2014 data. <https://nccd.cdc.gov/oralhealthdata>. Viewed June 2017.
- 2 National Center for Chronic Disease Prevention and Health Promotion, Division of Oral Health, "At a Glance 2016: Fast Facts", <https://www.cdc.gov/chronicdisease/pdf/aag-oral-health.pdf>. Viewed June 2017.

This brochure is intended to provide a general description of the plan benefits. Plan provisions and benefits may vary from state to state. Dependents are not eligible for coverage under this plan. This plan has exclusions and limitations. For costs and further details of coverage, see your producer or write to the Company at Medico Insurance Company, P.O. Box 10386, Des Moines, IA 50306-0686 or call 1-800-228-6080. THIS IS A LIMITED POLICY/CERTIFICATE. If there is a discrepancy between the brochure and the contract, the contract language prevails. This is a solicitation of insurance and a licensed producer may contact you.

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