



Medico Insurance Company
PO Box 10386
Des Moines, IA 50306-0386
1-800-547-2401
www.mic.gomedico.com

Commissions
- 22%- Street
- Call For Levels Above

- New Business : 888-363-3420
- AM Best Rating: A-
- Plans Offered: A,B,D,F, G, N
- Resident Appointment Fees: No
- Non Resident Appointment Fees: No
- Just In Time: No
- Household/Spousal Discount: 7% or 12% (Live with anyone 18+)
- Telephone Interview: Upon Receipt, Medico makes an Outbound Call on all U/W Business
- Effective Dates
 - o Open Enrollment – 6 Months
 - o UW/GI- 6 Months
- Application submission:
 - o Faxed
 - o iEnroller (E-App)
 - o Mail
- Advancing Options: Up to 9 Months (1% Interest per Month)
- Commissions:
 - o Commission Split on Application: No
 - o Part B Non-Commissionable: \$147
 - o Advanced: Every Friday
 - o As-Earned: Twice A Month (15th and last day of the month)
 - o GI: \$25
 - o 80: 10%
- Rate Guarantee: 12 Month
- Agent Incentive Trip: Yes (GoTravel)
- Turnaround time for Applications:
 - o Faxed: 3-5 Days
 - o iEnroller: 2-3 Days
 - o Mail: 10-14 Business Days
- Policy Fee: \$0
- Initial Draft: On Issue
- Payment Method:
 - o Draft: Monthly, Quarterly, Annual
 - o Check: Quarterly or Annually Only
- State Availability:
 - o Medico:AR,ID,IL,IN,MD,MS,MO,MT,NV,NM,OK,OR,VA,WY
 - o Medico Corp: AL,AZ,CO,GA,IA,KS,KY,LA,MI,NC,NE,OH,PA,SC,SD,TN,TX,UT,WV,WI

07/2016

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com



- Underwriting:

- Cancer: 5 Years
- Heart: 2 Years
- Stroke: 2 Years
- Tobacco: 12 Months
- Hospitalization: Last 24 Months, 3 or More Times
- Diabetics: Will Accept Type 2 on High Blood Pressure Meds
 - App still ask but as of 10/1/2013 they have started looking at accepting them.
 - Corrected on Medico Corp app
- Answer Tobacco on GI/OE Apps: No
- Height and Weight Chart: Yes
- MIB/RX Check: Yes
- PSA Reading: No

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