

Medico Invitational Experience

June 1, 2022 – December 31, 2022

Qualify and earn an invitation to the experience of your choice.

Earn the following points for each dollar of annual premium you sell:

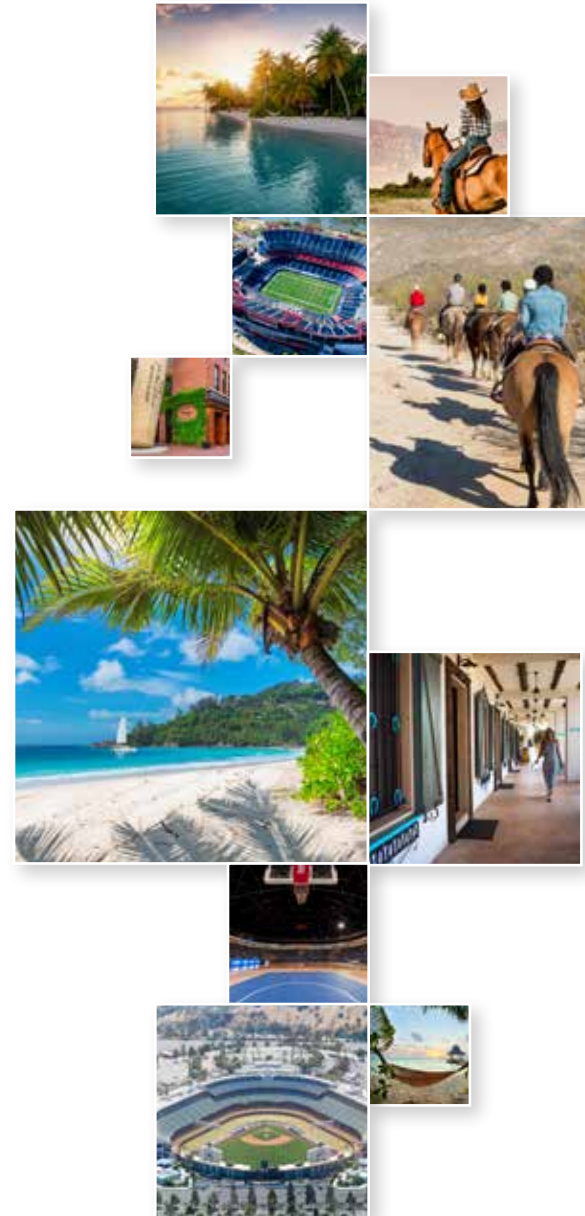
Underwritten Medicare Supplement	=	1 point
Open Enrollment/Guaranteed Issue Medicare Supplement	=	0.25 point
Hospital Indemnity	=	2 points
Dental	=	2 points
Cancer	=	2 points

To qualify, the following minimum points must be earned:

FMO
2 million points

Recruiting agencies
1 million points

Agents
200,000 points



Rules:

1. Qualifier and one adult guest will receive an invitation to select a Medico Experience. All attendees must be 21 years or older.
2. Qualification period: Applications must be dated between June 1, 2022, and December 31, 2022.
3. Qualifying plans must be issued no later than January 31, 2023.
4. Qualifying plans include: Medico* Medicare Supplement, Medico Hospital Indemnity, Gold and Platinum dental and Dental Vision Hearing plans, and First Diagnosis Cancer.
5. Only business personally produced by the agent counts toward personal production points.
6. Production points do not transfer if contracting uplines change during qualification period.
7. Medicare Supplement internal conversions/replacements and affiliate conversions/replacements will receive one-half credit to a maximum of 10% of production points.
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. **Each experience is limited to the first 20 qualifiers who accept the invitation and choose that experience.** Once an experience is at full capacity, another option must be made.
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; hotel accommodations at the hotel (based on double occupancy); ground 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.

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



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