

Agent Award Program



JANUARY 1, 2017 - DECEMBER 31, 2017





QUALIFICATION REQUIREMENTS

Medico 2017 GoTravel! Agent Award Program

Qualifications

All qualifying business with a signature date of January 1, 2017 and on or before December 31, 2017, with an effective date on or before February 1, 2018 will be considered for production credit. The business must still be in force on March 31, 2018 to count toward production.

Products

You will receive production credit for qualifying business. Qualifying business is Medico Insurance Company, Medico Life and Health Insurance Company and Medico Corp Life Insurance Company policies for Underwritten Medicare Supplement, Dental, Vision & Hearing, First Diagnosis Cancer, Hospital Indemnity, Final Expense and Short Term Recovery

Care. Applications for Medico Insurance Company, Medico Life and Health Insurance Company and/or Medico Corp Life Insurance Company Guarantee Issue Medicare Supplement and Open Enrollment Medicare Supplement policies will not count toward production credit.



Criteria	Award
\$100,000 in qualifying production	Agent's choice of any Level 1 trip OR \$3,000 option
\$125,000 in qualifying production	Agent's choice of any Level 1 - 2 trip OR \$4,500 option
\$150,000 in qualifying production	Agent's choice of any Level 1 - 3 trip OR \$6,000 option
\$175,000 in qualifying production	Agent's choice of any Level 1 - 4 trip OR \$8,000 option
\$200,000 in qualifying production	Agent's choice of any Level 1 - 5 trip OR \$10,000 option

Award Rules and Conditions

- All qualifying business submitted must have a signature date no earlier than January 1, 2017 and no later than December 31, 2017 in order to qualify toward production credit.
- 2. All policies must be issued and have an effective date no earlier than January 1, 2017 and no later than February 1, 2018.
- Trip awards will be announced and all qualifying agents will be notified on or before April 30, 2018. Agents who qualify for an award are only eligible for one trip based on their qualifying production.
- 4. Qualifying business includes all Medico Insurance Company, Medico Life and Health Insurance Company and/or Medico Corp Life Insurance Company underwritten Medicare Supplement, Dental, Vision & Hearing, First Diagnosis Cancer, Short Term Recovery Care, Hospital Indemnity and Final Expense plans.
- Open Enrollment and guarantee issue Medicare Supplement business will not count toward production credit.
- 100% of annualized premium of issued qualifying business with effective dates of January 1, 2017 through February 1, 2018 will count toward production credit.
- 7. Premium for policies that are issued by Medico Insurance Company, Medico Life and Health Insurance Company or Medico Corp Life Insurance Company but are returned by the insured will be subtracted from the overall qualifying production credit
- Medico Insurance Company, Medico Life and Health Insurance Company or Medico Corp Life Insurance Company reserves the right, in its sole discretion to cancel, change the award program's rules or trip offerings at any time.
- Agents must remain in good standing with Medico Insurance Company, Medico Life and Health Insurance Company and/or Medico Corp Life Insurance Company from January 1, 2017 through April 1, 2018.
- All qualifying business must be in force on March 31, 2018 to count toward production.

- 11. The value of any award will be reported as income to the awarded agent 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 agent's income, the agent will be responsible for any taxes due. You may wish to consult a tax professional as to how this may affect you.
- 12. All travel arrangements will be made through Creative Group. All trips are packaged and any upgrades, exchanges, or changes to the trip are the responsibility of the winning agent. Trips must be booked through Creative Group by December 31, 2018.
- 13. Agent may be responsible for any fees that result from trip cancellation or change, any costs related to reissuing tickets, and any additional airline fees, including baggage-related fees.
- 14. Unless otherwise specified in the award trip descriptions, independent activities, meals, entertainment, and travel of agents and their guests participating in the award program shall be at their own expense.
- 15. By participating in this award program, an agent and any guests of agent agree to release and hold harmless Medico Insurance Company, Medico Life and Health Insurance Company and Medico Corp Life Insurance Company, their 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 from the agent and any guest of agent shall include actual, special, incidental, consequential, or punitive damages connected in any way with eligibility and participation in this award program.
- 16. The laws of the state of lowa shall govern the rules related to this award program, and agents and their guests participating in this award program 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 Life and Health Insurance Company and/or Medico Corp Life Insurance Company.

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