



The following are Wellabe® Companies:
Medico® Insurance Company
Medico® Corp Life Insurance Company
Medico® Life and Health Insurance Company

P.O. Box 10386, Des Moines, IA 50306

Phone: 800-547-2401 Fax: 515-247-2435

RGA (“Distributor”) – Level 5 Commission Schedule

EFFECTIVE DATE: January 1, 2024

(This schedule applies to all business written on or after the effective date.)

General Provisions

This schedule is part of your Distributor Agreement with Medico Insurance Company, Medico Corp Life Insurance and/or Medico Life and Health Insurance Company (each a “Company”) and is incorporated by this reference. All provisions of the Distributor Agreement that do not conflict with the provisions of this schedule apply also to this schedule.

Compensation on unpaid and/or unearned premium shall be reversed and charged back to Distributor’s account. Commissions paid for replacement of another company’s policies will be subject to applicable federal and state laws and regulations.

Distributor agrees to regulate compensation on any offered products or policies, including Medicare supplement insurance, paid to its downline agents in accordance with state and federal laws and regulations. Compensation includes first year and subsequent years’ commission and pecuniary remuneration of any kind relating to the sale or renewal of Medicare supplement policies, including, but not limited to, bonuses, gifts, prizes, awards, finder’s fees, and policy fees.

Commissionable Premium

No commission will be paid on that amount of premium related to benefits or guarantee issuance of coverage mandated by state or federal laws and regulations, unless specifically stated otherwise.

Total Commission – This schedule represents the total commissions payable to you and is inclusive of compensation to be paid to your downline. Any commission payable to your downline will be deducted from percentages listed in this schedule, so the total compensation under this schedule may be lower than is listed above.

Modification

Company reserves the right to modify, terminate or discontinue all products, terms, fees, and compensation on the schedule. In the event of any state or federal law, which materially alters the required loss ratio for the business written under the schedule, the Company reserves the right to reduce commissions.

**RGA Commission Schedule for
Medicare Supplement Products**

EFFECTIVE DATE: January 1, 2024

(This schedule applies to all business written on or after the effective date.)

Medico agrees to pay commissions as follows:

Alabama, Arizona, Iowa, Nebraska, Ohio, South Carolina, Utah, and West Virginia			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment or Underwritten except Plan N			
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3.5%	0%
Plan N – Open Enrollment or Underwritten			
Issue Ages 65-79	31%	10%	1%
Issue Ages 80+	15.5%	5%	0%

Arkansas			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
Underage Disability – Plan A			
Issue Ages 0-64	1%	0%	0%
All Plans – Open Enrollment or Underwritten			
Issue Ages 65-79	24%	6%	1%
Issue Ages 80+	12%	3.5%	0%

Colorado			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Guaranteed Issue, Open Enrollment or Underwritten			
All Ages	27%	4.5%	0%

Georgia, Kansas, and Mississippi			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment, Underwritten or Underage Disability except Plan N			
Issue Ages 0-64	1%	0%	0%
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3.5%	0%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	1%	0%	0%
Issue Ages 65-79	31%	10%	1%
Issue Ages 80+	15.5%	5%	0%

Illinois			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment, Underwritten or Underage Disability except Plan N			
Issue Ages 0-64	7%	1%	0%
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3.5%	0%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	7%	1%	0%
Issue Ages 65-79	31%	10%	1%
Issue Ages 80+	15.5%	5%	0%

RGA Commission Schedule for Medicare Supplement Products, cont.

Indiana			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Guaranteed Issue, Open Enrollment or Underwritten			
Issue Ages 0-64	0%	0%	0%
Issue Ages 65+	28%	0%	0%

Kentucky			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment, Underwritten or Underage Disability except Plan N			
Issue Ages 0-64	1%	0%	0%
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3.5%	0%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	1%	0%	0%
Issue Ages 65-79	31%	10%	1%
Issue Ages 80+	15.5%	5%	0%
All Plans – Special Annual Enrollment Period			
All Ages	11%	11%	11%

Louisiana, North Carolina, and Virginia			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment, Underwritten or Underage Disability - Except Plan N			
Issue Ages 0-64	0%	0%	0%
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3.5%	0%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	0%	0%	0%
Issue Ages 65-79	31%	10%	1%
Issue Ages 80+	15.5%	5%	0%

Michigan				
	Policy Years 1-3	Policy Years 4-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment or Underwritten except Plan N				
Issue Ages 65-79	36%	7%	7%	1%
Issue Ages 80+	18%	3.5%	3.5%	0%
Plan N – Open Enrollment or Underwritten				
Issue Ages 65-79	40%	16%	16%	1%
Issue Ages 80+	20%	8%	8%	0%

Missouri			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment or Underwritten			
All Ages	22%	6%	0%

Missouri			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Special Annual Enrollment Period			
All Ages	11%	11%	11%

Oklahoma			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment or Underwritten			
Issue Ages 0-64	1%	0%	0%
Issue Ages 65+	11%	11%	11%

RGA Commission Schedule for Medicare Supplement Products, cont.

Pennsylvania			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment or Underwritten except Plan N			
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3.5%	0%
Plan N – Open Enrollment or Underwritten			
Issue Ages 65-79	31%	10%	1%
Issue Ages 80+	15.5%	5%	0%
Guaranteed Issue – Only Plans Required by State Law			
Issue Ages 0-64	7%	1%	0%
Issue Ages 65+	2%	1%	0%

Tennessee			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment or Underwritten except Plan N			
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3.5%	0%
Plan N – Open Enrollment or Underwritten			
Issue Ages 65-79	31%	10%	1%
Issue Ages 80+	15.5%	5%	0%
Guaranteed Issue – Only Plans Required by State Law			
Issue Ages 0-64	1.5%	0%	0%
Issue Ages 65+	8%	2%	0%

Texas			
	Policy Years 1-7	Policy Years 8-10	Policy Years 11+
All Plans – Open Enrollment, Underwritten or Underage Disability except Plan N			
Issue Ages 0-64	1%	0%	0%
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3.5%	0%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	1%	0%	0%
Issue Ages 65-79	31%	10%	1%
Issue Ages 80+	15.5%	5%	0%

Washington			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Guaranteed Issue, Open Enrollment or Underwritten – Except Plan N			
All Ages	13%	13%	13%
Plan N – Guaranteed Issue, Open Enrollment or Underwritten			
All Ages	16%	16%	16%

Wisconsin			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Guaranteed Issue, Open Enrollment or Underwritten			
Issue Ages 0-64	7%	1%	0%
Issue Ages 65-79	27%	6%	1%
Issue Ages 80+	13.5%	3.5%	0%

RGA Commission Schedule for Medicare Supplement Products, cont.

Guaranteed Issue Policies:

- Commission for Colorado, Indiana, South Carolina, Washington, and Wisconsin will be paid as standard commissions.
- Commissions for Alabama, Arizona, Arkansas, Georgia, Illinois, Iowa, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Nebraska, Nevada, North Carolina, Ohio, Oklahoma, Texas, Utah, Virginia, and West Virginia will be paid a one-time flat rate of \$25.00.
- Commissions for Pennsylvania and Tennessee will be paid according to the rates in the schedule above.
- Reduced commission in the remaining states will be paid \$24.00 in the first policy year and \$12.00 each policy year thereafter.
- Unless specified above, these reduced commissions are in lieu of any commission otherwise payable. This applies to persons under age 65 that are eligible for Guaranteed Issue but does NOT apply to policies issued to persons eligible strictly on the basis of his or her enrollment for benefits under Medicare Part B (Open Enrollment), or the special annual enrollment period in Illinois, and Missouri.
- Underage disability only applies to plans required by state law.

SPECIFIC PROVISIONS:

- All rider forms have the same commission rate as the policies to which they are attached unless specifically stated otherwise in the Commission Schedule.
- No policy fee shall be collected on this policy form.
- Commissions will be paid on the original premium only. No commission will be paid on any premium increase (except in Washington).
- No commission will be paid on premium attributed to the Part B Deductible coverage (except in Indiana and Washington).
- You will reimburse us any commissions you receive on premiums which are returned by us as required by state regulations concerning Loss Ratio Standards and Refund or Credit of Premium.

**RGA Commission Schedule for
Short Term Care Product**

EFFECTIVE DATE: August 19, 2023

(This schedule applies to all business written on or after the effective date.)

Medico Insurance Company agrees to pay commissions as follows:

All States			
	Commission First Policy Year	Commission Policy Year 2-10	Commission Policy Years 11+
	67.5%	9%	2%

SPECIFIC PROVISIONS:

- All rider forms have the same commission rate as the policies to which they are attached unless specifically stated otherwise in the Commission Schedule.
- No policy fee shall be collected on this policy form.
- Commissions will be paid on the original premium only. No commission will be paid on any premium increase.

**RGA Commission Schedule for
Medico Dental Products**

EFFECTIVE DATE: January 1, 2023

(This schedule applies to all business written on or after the effective date.)

Medico Insurance Company agrees to pay commissions as follows:

Alabama, Arizona, Arkansas, Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Missouri, Mississippi, Nebraska, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, West Virginia and Wisconsin		
Issue Ages:	Commission First Policy Year	Commission Policy Years 2+
18-89	62%	5%

Nevada		
Issue Ages:	Commission First Policy Year	Commission Policy Years 2+
18-89	19%	4%

SPECIFIC PROVISIONS:

- All rider forms have the same commission rate as the policies to which they are attached unless specifically stated otherwise in the Commission Schedule.
- No policy fee shall be collected on this policy form.
- Commissions will be paid on the original premium only. No commission will be paid on any premium increase.
- Internal replacements will be paid at the renewal rate.

**RGA Commission Schedule for
Hospital Indemnity**

EFFECTIVE DATE: October 1, 2023

(This schedule applies to all business written on or after the effective date.)

Medico Insurance Company agrees to pay commissions as follows:

Alabama, Arkansas, Georgia, Illinois, Iowa, Kansas, Louisiana, Mississippi, Missouri, Montana, Nebraska, Nevada, North Carolina, Oklahoma, Oregon, Pennsylvania, Tennessee, Texas, Utah, West Virginia, Wisconsin, and Wyoming				
	Commission First Policy Year	Commission Policy Years 2-6	Commission Policy Years 7-10	Commission Policy Years 11+
	70%	18%	9%	4.5%

Arizona, Florida, Indiana, Kentucky, Michigan, Ohio, South Carolina, and Virginia				
	Commission First Policy Year	Commission Policy Years 2-6	Commission Policy Years 7-10	Commission Policy Years 11+
	58%	14%	9%	4.5%

Colorado, Minnesota, and Washington				
	Commission First Policy Year	Commission Policy Years 2-6	Commission Policy Years 7-10	Commission Policy Years 11+
	49%	9%	4.5%	4.5%

SPECIFIC PROVISIONS:

- All rider forms have the same commission rate as the policies to which they are attached unless specifically stated otherwise in the Commission Schedule.
- No policy fee shall be collected on this policy form.
- Commissions will be paid on the original premium only. No commission will be paid on any premium increase.
- No commissions will be paid on Waivered premiums (applies only to Recovery Care Products and First Diagnosis Cancer Products).

**RGA Commission Schedule for
First Diagnosis Cancer Products**

EFFECTIVE DATE: July 1, 2023

(This schedule applies to all business written on or after the effective date.)

Medico Insurance Company agrees to pay commissions as follows:

Alabama, Arizona, Arkansas, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Missouri, Montana, Nebraska, Nevada, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Wisconsin and Wyoming			
Without Inflation Protection			
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+
18-79	65%	9%	4.5%
With Inflation Protection			
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+
18-79	72%	16%	6.5%

Washington			
Without Inflation Protection			
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+
18-79	48%	4.5%	4.5%
With Inflation Protection			
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+
18-79	57%	9.5%	6.5%

Michigan			
Without Inflation Protection			
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+
18-64	65%	9%	4.5%
Issue Ages:	Commission Policy Years 1-3	Commission Policy Years 4-10	Commission Policy Years 11+
65-79	32%	9%	4.5%
With Inflation Protection			
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+
18-64	72%	16%	6.5%
Issue Ages:	Commission Policy Years 1-3	Commission Policy Years 4-10	Commission Policy Years 11+
65-79	35%	16%	6.5%

SPECIFIC PROVISIONS:

- All rider forms have the same commission rate as the policies to which they are attached unless specifically stated otherwise in the Commission Schedule.
- No policy fee shall be collected on this policy form.
- Commissions will be paid on the original premium only. No commission will be paid on any premium increase.
- No commissions will be paid on Waivered premiums (applies only to Recovery Care Products and First Diagnosis Cancer Products).
- Inflation coverage is not available in Georgia.