

Quick Reference Guide

We'll always be here for you and your clients.
Learn more about our plans and services.



wellabe®
Be well.



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Wellabe's supplemental health insurance products are underwritten by our three Medico® insurance companies.

Wellabe has you covered

Since 1929, we have provided solutions to help people protect their health and financial well-being. We're a financially strong and stable organization that maintains an A (Excellent) rating and stable outlook with AM Best.¹ Every day, we show we care through our shared values and doing what's right. We'll always be here helping people be well so they can prepare for tomorrow and live better today.

When you do business with us, you have a team of people behind you whole-heartedly dedicated to your clients and their well-being – from sales to agent support and everything in-between. When you partner with Wellabe, you can expect:

EASE OF DOING BUSINESS

Wellabe has the industry-leading technology and processes to make doing business with us simple and convenient. We'll guide you through all the steps — from providing quotes to collecting your commissions.

TOOLS TO GROW YOUR BUSINESS

Wellabe's agent portal is the key to your business. From sales training videos and webinars to marketing materials and enrollment tools, you'll have the resources you need to recommend the right products to your customers at the right time. It also houses detailed production reports, commission statements, and more.

STRONG AGENT SUPPORT

When you need personal assistance, count on our knowledgeable and friendly Agent Sales Support for a helping hand.

COMPLETE PORTFOLIO OF PRODUCTS

No matter where your clients are in their health care or retirement planning, we offer supplemental health insurance solutions that help you engage, promote, and strengthen the confidence they place in you. Our products also complement each other, which promotes cross-selling.

OUTSTANDING CUSTOMER SERVICE

Our Customer Success is committed to making our policyholders feel valued and appreciated when they call. We provide online access to policy information 24 hours per day, 7 days per week through our customer portal.

FAST APPLICATION PROCESS

Wellabe's application in MyEnroller[®] lists all five supplemental health plans and includes three signature options to match the way you do business. Our instant-decision underwriting with Milliman Intelliscript and Risk Score prescription drug check means less admin for you and more apps approved in real-time.

Helpful resources

HEALTH AGENT PORTAL

Wellabe's health agent portal is a one-stop resource for you to get everything you need — from commissions to product information to marketing materials.

If you haven't used the agent portal, you will need to click on the Agent Registration Form to get your login information.

If you're a new agent, you'll need to wait 24 hours after you receive your agent number for it to sync with the website, but you can register on the agent portal the following day.

Visit wellabe.com/signin to get started.

MYENROLLER®

Electronic application tool

The most effective way to enroll your customers in Wellabe's insurance products is by using MyEnroller, our electronic quoting and application tool. Using MyEnroller is fast and easy because it:

- Works anywhere that has an internet connection
- Ensures the correct state application version and required forms are submitted
- Bypasses the data entry process and automatically loads into our system
- Accepts e-signatures and voice authorization
- Makes it easy to cross-sell by quoting and enrolling multiple products at one time

Visit apply.myenroller.com to get started.





QUICK QUOTE

Provide a quote even faster with Quick Quote, which allows you to customize a quote and select any benefit option without requiring your username or password.

Visit apply.myenroller.com/quickquote to get started.

CUSTOMER RESOURCES

Help your customers make the most of their benefits with Wellabe's customer portal and new Be Well mobile app. Now available through both the Apple Store and Google Play, the free mobile app enables users to:

- Access mobile ID cards
- View plan coverage details
- Submit claims directly
- Check claims status
- Find a nearby provider
- Receive support quickly from our Customer Success directly in the app
- Retrieve their agent's contact information

Customers can visit wellabe.com/mobile-app to get access.

USE WELLABE.COM AS A SALES TOOL

The "Be informed" blog on Wellabe.com features information that can be useful to both you and your clients. Use it to help clients understand what supplemental insurance is and how it can benefit them. Some topics to share include:

- How Hospital Indemnity insurance helps before, during, and after hospital stays
- Top 5 dental insurance questions and answers
- And more

Visit wellabe.com/be-informed to view all resources.

Product availability

State availability, effective Sept. 1, 2023. For the most up-to-date information, visit the health agent portal.

MORE WELLABE PRODUCTS

Wellabe also provides life insurance solutions that are underwritten by Great Western Insurance Company. To get contracted for these products, visit:

- wellabe.com/feagent to sell Final Expense whole life insurance
- wellabe.com/pnagent to provide Preneed Funeral insurance

	MEDICARE SUPPLEMENT		DENTAL ¹
	Available ⁴	Discount	Available ⁴
AL	A, F, HdF, G, HdG, N ¹	10%	✓
AR	A, F, HdF, G, HdG, N ³	10%	✓
AZ	A, F, HdF, G, HdG, N ¹	10%	✓
CO	A, F, HdF, G, HdG, N ³	10%	✓
DE			
FL			✓
GA	A, F, HdF, G, HdG, N ¹	10%	✓
IA	A, F, HdF, G, HdG, N ³	10%	✓
ID			
IL	A, F, HdF, G, HdG, N ³	10%	✓
IN	A, F, HdF, G, HdG, N ²	10%	✓
KS	A, F, HdF, G, HdG, N ¹	10%	✓
KY	A, F, HdF, G, HdG, N ¹	10%	✓
LA	A, F, HdF, G, HdG, N ¹	10%	✓
MD			
ME			
MI	A, F, HdF, G, HdG, N ¹	10%	✓
MN			✓
MO	A, F, HdF, G, HdG, N ²	10%	✓
MS	A, F, HdF, G, HdG, N ²	10%	✓
MT			
ND			
NC	A, F, HdF, G, HdG, N ¹	10%	✓
NE	A, F, HdF, G, HdG, N ³	10%	✓
NM			
NV			✓
OH	A, F, HdF, G, HdG, N ¹	10% ⁵	✓
OK	A, F, HdF, G, HdG, N ²	10%	✓
OR			✓
PA	A, B, F, HdF, G, HdG, N ¹	10% ⁵	✓
RI			
SC	A, F, HdF, G, HdG, N ¹	10%	✓
SD			
TN	A, F, HdF, G, HdG, N ¹	10%	✓
TX	A, F, HdF, G, HdG, N ¹	10%	✓
UT	A, F, HdF, G, HdG, N ³	10%	
VA	A, F, HdF, G, HdG, N ²	10%	✓
WA	A, F, HdF, G, HdG, N ¹	10%	
WI	Basic plans ¹	10%	✓
WV	A, F, HdF, G, HdG, N ¹	10%	✓
WY			

1. Medico Insurance Company

2. Medico Corp Life Insurance Company

3. Medico Life and Health Insurance Company

4. Not all plans are available in every state.

5. For complete details regarding household discount eligibility, refer to the application and outline of coverage.

	HOSPITAL INDEMNITY ¹		FIRST DIAGNOSIS CANCER ¹		SHORT-TERM CARE ¹	
	Available ⁴	Discount ⁵	Available ⁴	Household discount ⁵	Available ⁴	Household discount ⁵
AL	✓	7%	✓	10%		
AR	✓	7%	✓	10%		
AZ	✓	7%	✓	10%		
CO	✓	7%			✓	14%
DE						
FL	✓	7%				
GA	✓	7%	✓	10%	✓	14%
IA	✓	7%	✓	10%	✓	14%
ID			✓	10%		
IL	✓	7%	✓	10%	✓	14%
IN	✓	7%	✓	10%		
KS	✓	7%	✓	10%		
KY	✓	7%	✓	10%		
LA	✓	7%	✓	10%		
MD						
ME			✓	10%		
MI	✓	7%	✓	10%	✓	14%
MN	✓	7%				
MO	✓	7%	✓	10%	✓	14%
MS	✓	7%				
MT	✓	7%	✓	10%		
ND						
NC	✓	7%	✓	10%		
NE	✓	7%	✓	10%	✓	14%
NM						
NV	✓	7%	✓	10%		
OH	✓	7%	✓			
OK	✓	7%	✓	10%		
OR	✓	7%	✓	10%		
PA	✓		✓	10%		
RI						
SC	✓	7%	✓	10%		
SD						
TN	✓	7%	✓	10%		
TX	✓	7%	✓	10%	✓	14%
UT	✓	7%	✓	10%		
VA	✓	7%				
WA	✓	7%	✓	10%		
WI	✓	7%	✓	10%	✓	14%
WV	✓	7%			✓	14%
WY	✓	7%	✓	10%		

Medicare Supplement insurance

HEALTH COVERAGE YOUR CLIENTS CAN COUNT ON

While Medicare Supplement insurance plans are standardized, your customers still have a choice when it comes to cost and the company standing behind the policy. With a strong portfolio of Medicare Supplement plans and a long history of serving the senior market, Wellabe has the right solutions to meet your customers' needs. In addition to lowering out-of-pocket costs, a Medicare Supplement insurance plan will give your customers the benefit of plan choices, protection when they travel, guaranteed coverage for life, no pre-existing condition waiting period, 30-day right to return, household discount, and the freedom to select a doctor or hospital that accepts Medicare.

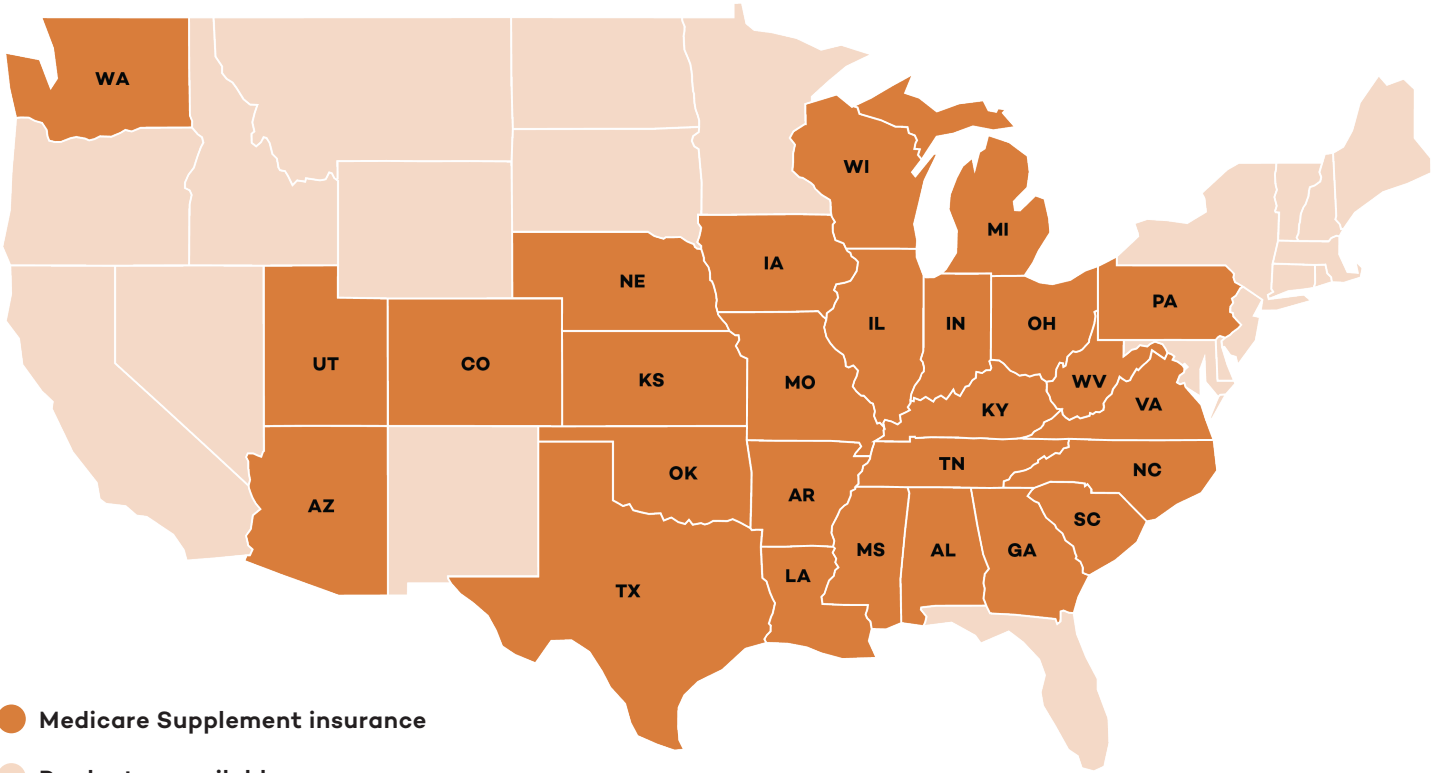
Plan benefits	Plan A	Plan G	HD Plan G ¹	Plan N	Plan F ²	HD Plan F ^{1,2}
Part A deductible		✓	✓	✓	✓	✓
Part A hospital coinsurance and hospital costs	✓	✓	✓	✓	✓	✓
Part A and B: 3 pints of blood	✓	✓	✓	✓	✓	✓
Hospice Part A copayment or coinsurance	✓	✓	✓	✓	✓	✓
Skilled nursing facility copayment		✓	✓	✓	✓	✓
Part B deductible					✓	✓
Part B copayment or coinsurance	✓	✓	✓	✓ ³	✓	✓
Part B excess charges		✓	✓		✓	✓
Foreign travel emergency ⁴		✓	✓	✓	✓	✓

1. Plans F and G also have a high-deductible option that requires first paying a plan deductible before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High-deductible Plan G does not cover the Medicare Part B deductible. However, High-deductible Plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

2. Only applicants first eligible for Medicare before Jan. 1, 2020, may purchase Plan F and High-deductible Plan F.

3. Up to \$20 copayment for some office visits and up to \$50 copayment for an emergency room visit that does not result in an inpatient admission.

4. Plan pays a percentage of this benefit.



- Medicare Supplement insurance
- Product unavailable



Dental insurance

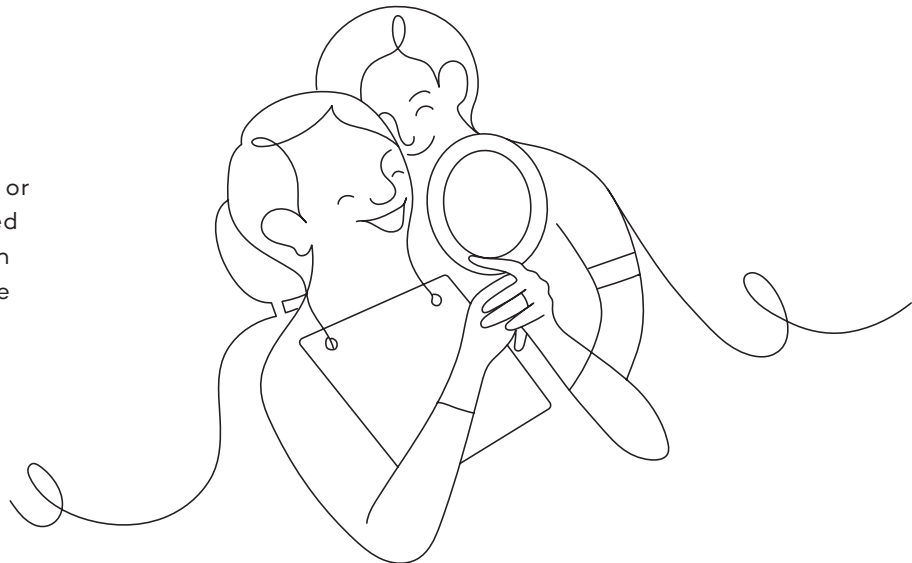
PROTECT YOUR CLIENTS' WELL-BEING AND THEIR SMILE

A healthy smile is a sign of well-being. Regular visits to a dentist are essential to prevent problems before they become painful and expensive. With Wellabe's Gold and Platinum Dental plans, your clients have the freedom to use any provider. Additional savings may occur if they use an in-network dental provider for services, such as exams, cleanings, dentures, and root canals. Visit wellabe.com/dental to see if a provider is in our network.

Plan benefits	Gold \$1,000	Gold \$1,500	Platinum \$1,000	Platinum \$1,500
Calendar year maximum	\$1,000	\$1,500	\$1,000	\$1,500
Calendar year deductible	\$50 for basic and major services		\$50 for basic and major services	
Preventive services (NWP) Evaluations, cleaning, and X-rays	100%; \$0 deductible		100%; \$0 deductible	
We pay the following coinsurance percentages after the deductible:				
Basic services (NWP) Diagnostic X-rays, fillings, and nonsurgical extractions	50%		80%	
Major services Bridges, crowns, dentures, implants, surgical extractions, root canals, and periodontal services	20% within first 12 months; 50% after 12 months		20% within first 12 months; 50% after 12 months	

Ways to save money

1. Add a spouse to the dental policy at time of application.
2. Include a 5% discount if either the applicant or spouse (if applicable) apply for and are issued a Medicare Supplement or Final Expense plan at the time of the dental plan or already have an existing Medicare Supplement or Final Expense plan with any of our companies.



OPTIONAL RIDER BENEFITS

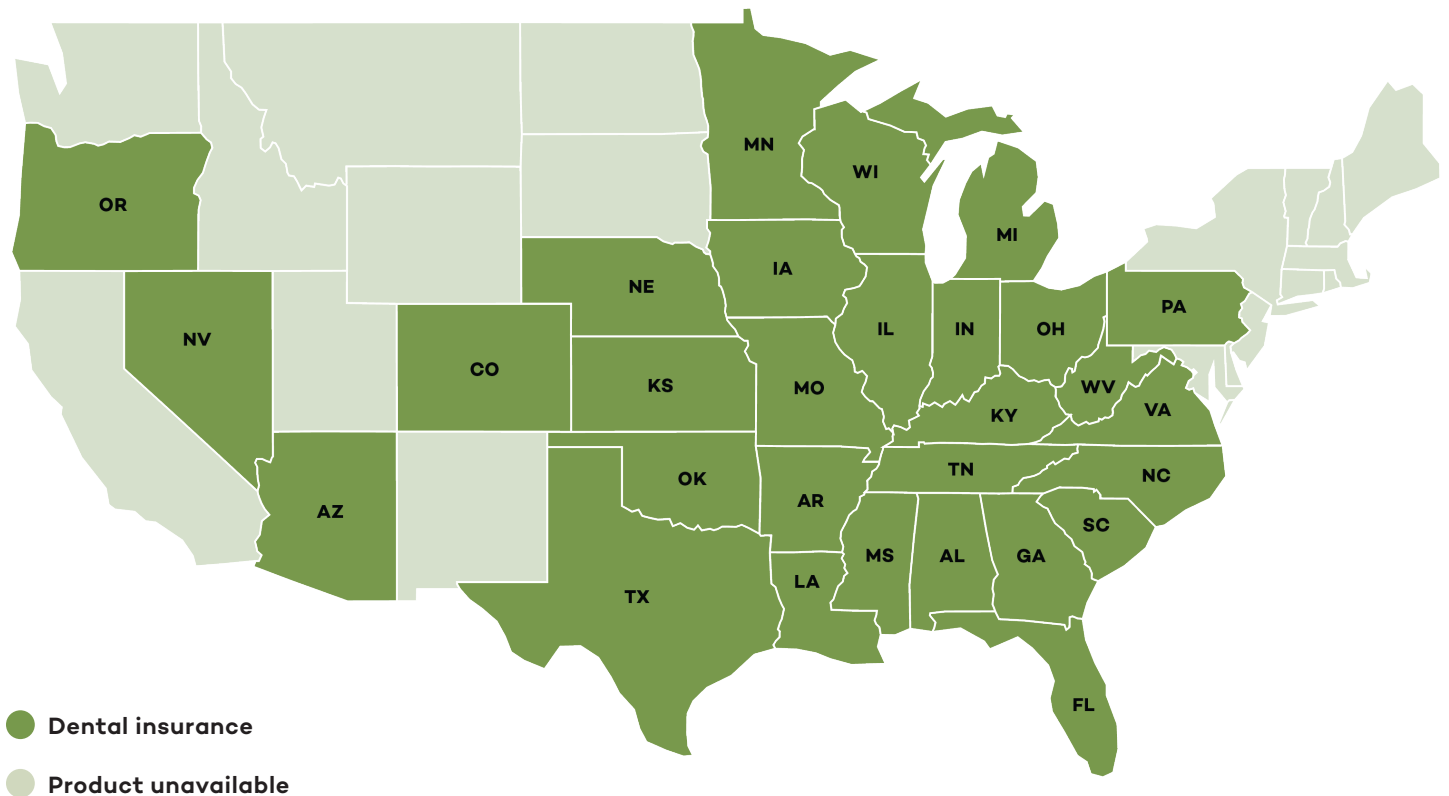
Choose one of two optional benefits for an additional fee at the time of application.

- **Buyup benefit**

Add \$1,000 of coverage (buyup) to maximize policy benefits. For example, the Gold \$1,000 plan plus \$1,000 buyup is \$2,000 of coverage. The buyup is available for both levels in each plan.

- **Carry-over benefit**

The carry-over benefit rider allows unused plan benefit to carry-over for use in the following year. The carry-over amount accumulates until it reaches a max of \$3,000. For example, if the Gold \$1,000 plan has an unused benefit balance of \$500, the unused benefit can roll to the next calendar year.



Hospital Indemnity insurance¹

PROTECTING YOUR CLIENTS' SAVINGS WHEN THEY NEED IT MOST

A Hospital Indemnity insurance plan provides cash benefits when clients are hospitalized for an injury or illness. It also pairs well with Medicare Advantage or ACA plans. Whether your clients want a plan that provides hospitalization benefits only, or one that also covers outpatient services and skilled nursing facility benefits, Wellabe's Hospital Indemnity plan can provide comfort and security during a difficult time.

PRODUCT OVERVIEW

Hospital Confinement benefit

- \$100 to \$600 per day (in increments of \$25)
- Pays for days 1 through 3, 6, 7, 8, 9, 10, 21, or 31
- Lifetime restoration: 60-day benefit period

Observation Unit benefit

- Pays 100% of inpatient benefit for max of 6 days per calendar year
- No minimum or maximum required hours per stay

Emergency Room benefit

- \$150 per day max of 4 days per calendar year for covered injury

Inpatient Mental Health benefit

- \$175 per day of confinement for max of 7 days per calendar year for a covered mental or nervous disorder

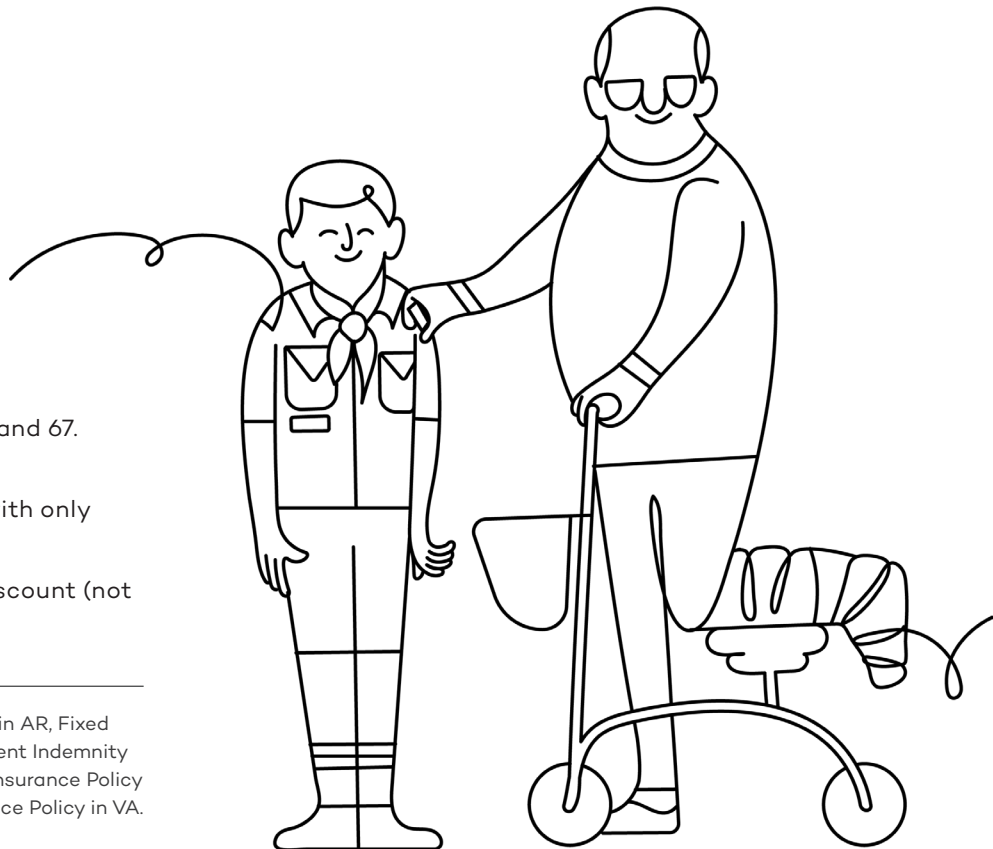
Transportation and Lodging benefit

- \$100 per day (up to \$1,000) for max of 10 days per calendar year
- If traveling a minimum of 50 miles to receive treatment

Policy highlights

- **Guaranteed issue period:** Applicants who are between ages 64 and 67. Based on date application is signed.
- **Underwriting:** Simplified application with only nine health questions.
- **Household discount:** 7% household discount (not available in Pennsylvania).

1. This policy is called Hospital Confinement Insurance in AR, Fixed Indemnity Insurance Policy in CO, Hospital Confinement Indemnity Insurance in PA, Hospital Limited Benefit Indemnity Insurance Policy in UT, and Limited Benefit Hospital Indemnity Insurance Policy in VA.

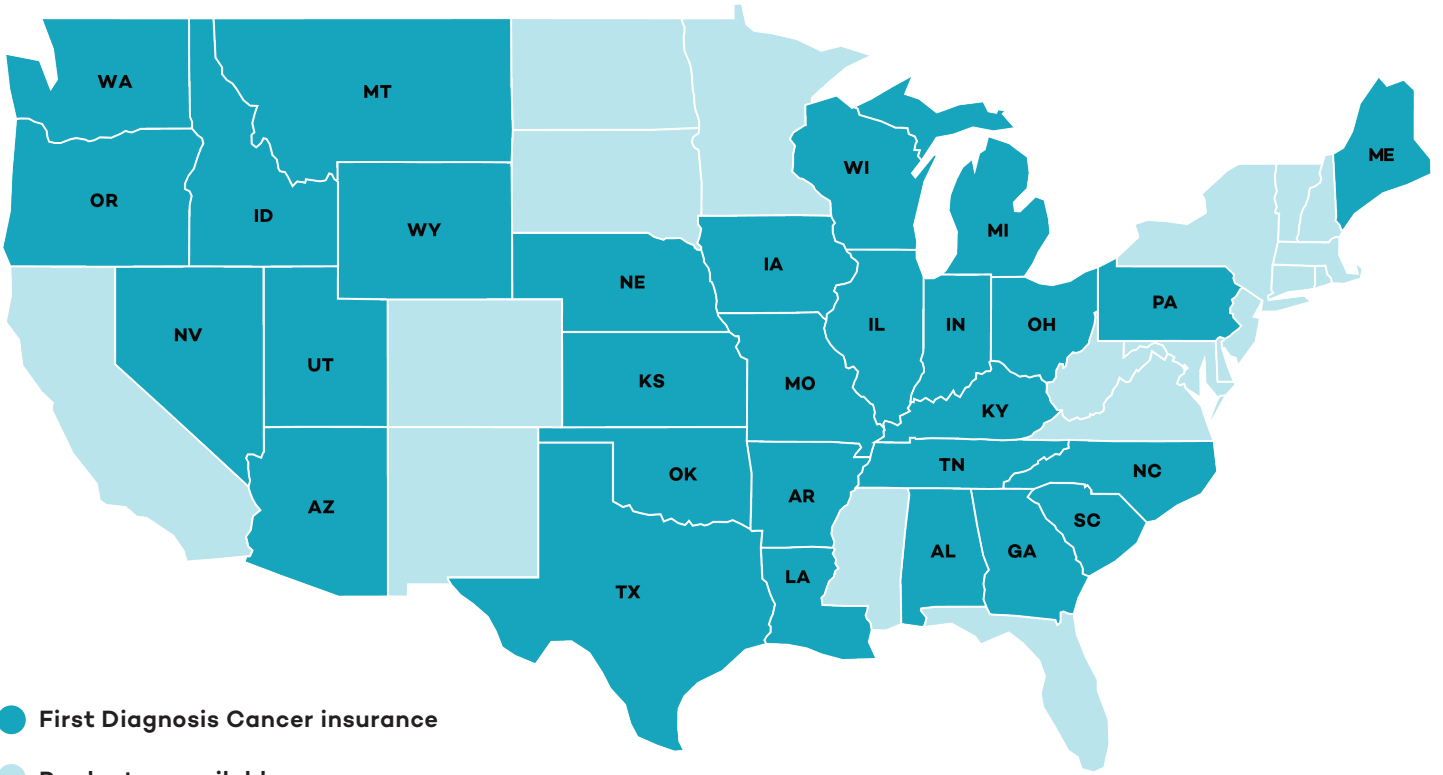


First Diagnosis Cancer insurance

HELP CLIENTS FEEL WELL PREPARED AND WELL PROTECTED

Unfortunately, almost everyone knows someone who has been diagnosed with cancer. Even with medical health insurance, cancer patients can still be hit with numerous unexpected expenses. Wellabe's First Diagnosis Cancer plan pays a lump sum directly to your client – tax free. The benefit is paid in addition to any other coverage your client may have, such as their current major medical, Medicare Supplement, or Medicare Advantage plans. Clients can use the payment to cover the direct and indirect costs of cancer.

Plan benefits	
Benefit	Coverage for first diagnosis internal cancer or malignant melanoma
Lump-sum cash benefit	\$10,000; \$15,000; \$20,000; or \$25,000
Guaranteed renewable coverage	Guaranteed renewable coverage as long as payments are made on time
Household discount	A 10% discount for members of the same household over 18 years old if both are issued coverage at the same time
Optional benefit rider	
Inflation Protection benefit	Automatically increases the cash benefit amount by 5% of the original amount each year for the life of the policy.
Policy highlights	
Issue ages	18–79 years old
Easy application	Answer three questions
Unisex rates	The same rates for men and women



Short-term Care insurance¹

PREPARE TODAY TO MAKE A BETTER TOMORROW

Short-term Care insurance not only helps your clients maintain an active lifestyle while aging in place but also makes sure their retirement savings are well protected. They can do more, worry less, and make every day better.

Wellabe's Short-term Care plan is a product that offers coverage for extended care at home or in a facility. It covers both medical and non-medical care. It's an indemnity-based plan, not a reimbursement. The full benefit is paid per day, no matter what service is received. Plan options are reflexive based on how clients answer the 11 health questions on the application.

PLAN HIGHLIGHTS

Household improvement

- \$500 indemnity benefit
- Home modifications, such as installing ramps, widening doorways or hallways, modifying a bathroom, etc.

Care coordination

- \$500 indemnity benefit
- Help setting up a care plan when needed

Household discount

- 7% one applicant who lives with someone over 40 years old
- 14% two people over 40 years old apply and are issued Short-term Care policy
- 5% policy issued with Limited Benefit Rider

Multiple policy discount

- 5% if also apply for or already have a Medicare Supplement policy with any Wellabe company

Essential Care Plus

- Answer "No" to all health questions
- Standard underwriting
- Daily benefit up to \$300 a day for up to 360 days of in-home health care
- 0- or 20-day elimination period
- Benefits can be restored one time

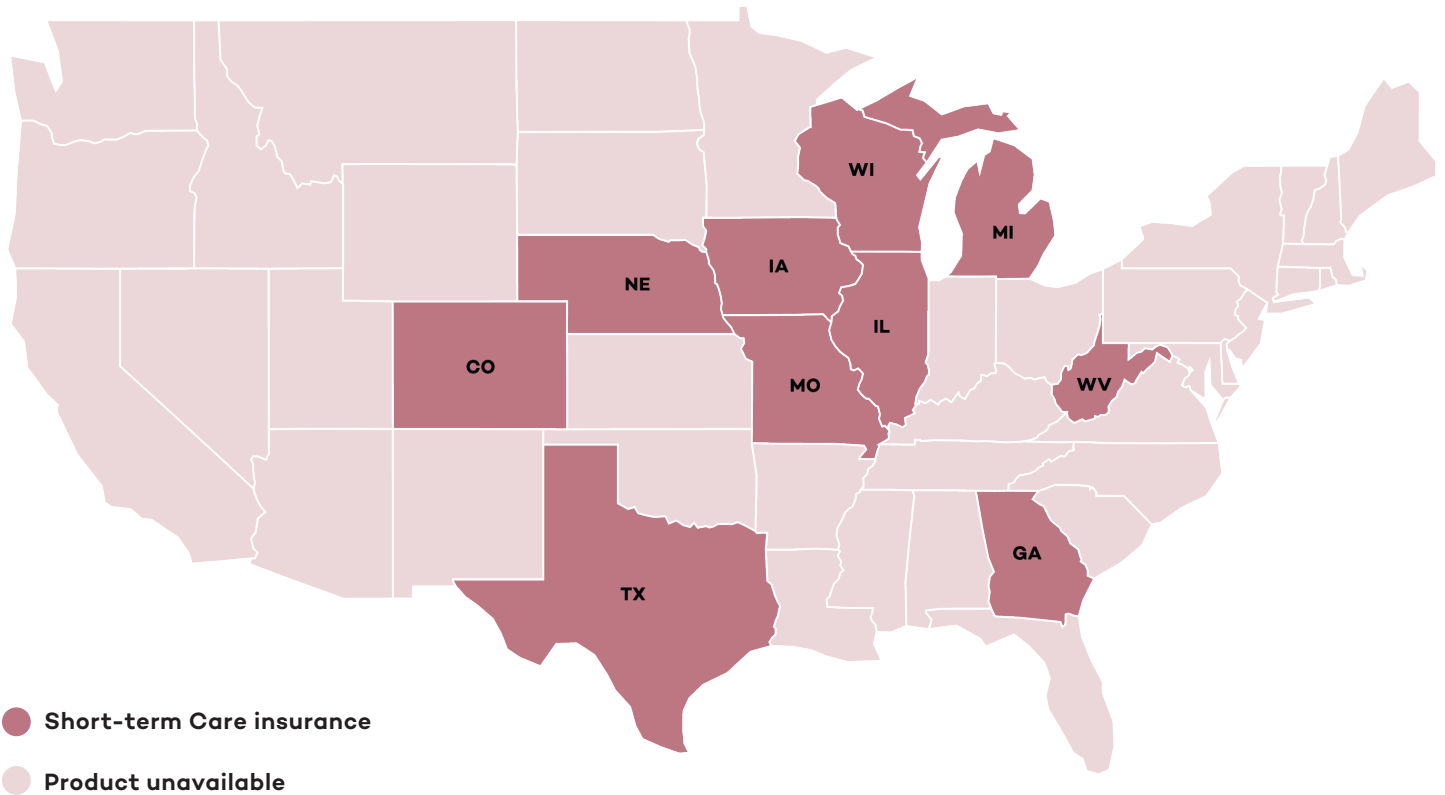
Essential Care

- Answer "No" to the first six questions; answer "Yes" to any of the remaining questions
- Less restrictive underwriting
- Daily benefit up to \$150 a day for up to 360 days of in-home health care
- 20-day elimination period

Limited Benefit Rider

- Answer "No" to the first question; answer "Yes" to questions 2 through 6
- Apply with another applicant that qualifies for Essential Care or Essential Care Plus
- Daily benefit up to \$100 a day for up to 180 days of in-home health care
- 90-day elimination period

1. The Short-term Care product is called Home Health Care Insurance Policy in Iowa.



OPTIONAL RIDER BENEFITS

Nursing Facility Care rider

- Daily benefit up to \$500 per day for up to 360 additional days of care in a facility
- 0- or 20-day elimination period
- 21-day bed reservation benefit
- Eligible for one-time benefit restoration²

Inflation Protection rider

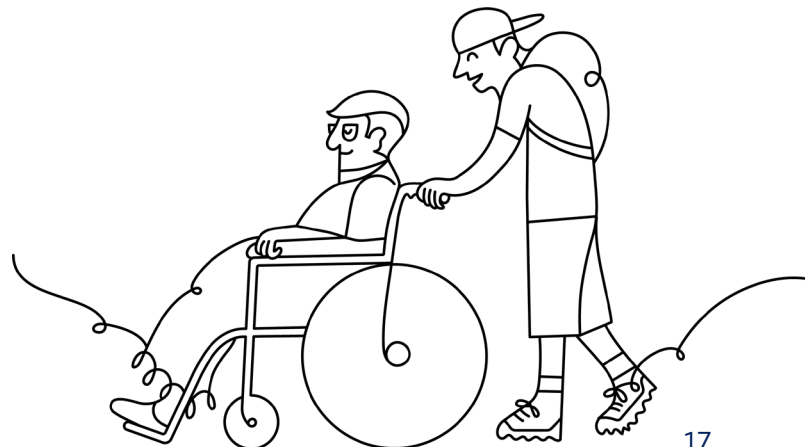
- Add to either Home Health Care Benefit, Nursing Facility Care rider, or both
- Increases daily benefit amount by 5% of the original daily benefit on each policy anniversary

Adult Day Care rider

- Pays \$50 per visit up to 20 visits
- Eligible for one-time benefit restoration²

Return of Premium rider (minus any claims paid at time of termination)

- After 10 years: 25% of premium
- 15 years: 35% of premium
- 20 years: 50% of premium



2. The one-time benefit restoration is only available with the Essential Care Plus plan.

Sales tools you can use

In addition to MyEnroller and Quick Quote, the health agent portal is also home to sales tools that are relevant to you.

CHECK IN ON YOUR COMMISSIONS

View commissions schedules and statements to check where you stand.

REGISTER FOR WEBINARS

Wellabe has created webinars to walk you through everything you need to know about doing business with us — from product information to submitting business. And don't miss the popular open forum, Tuesday Talk, to discuss Wellabe's products, industry trends, and insider tips.

READ SALES TIPS ARTICLES

Not only does our article section contain helpful article series on topics, like how to explain products to clients and cross-selling, it also features agent spotlights, lead generation ideas, and more.

Visit wellabe.com/signin to log into the agent portal to access these and other tools.



Contact us

WANT TO LEARN MORE?

Contact us at one of the following numbers or access our agent website at wellabe.com/signin.

Agent Sales Support

- Call: 800-547-2401, option 3
- Fax: 402-452-2766

Claims department

- Fax: 402-496-8199

Customer Success

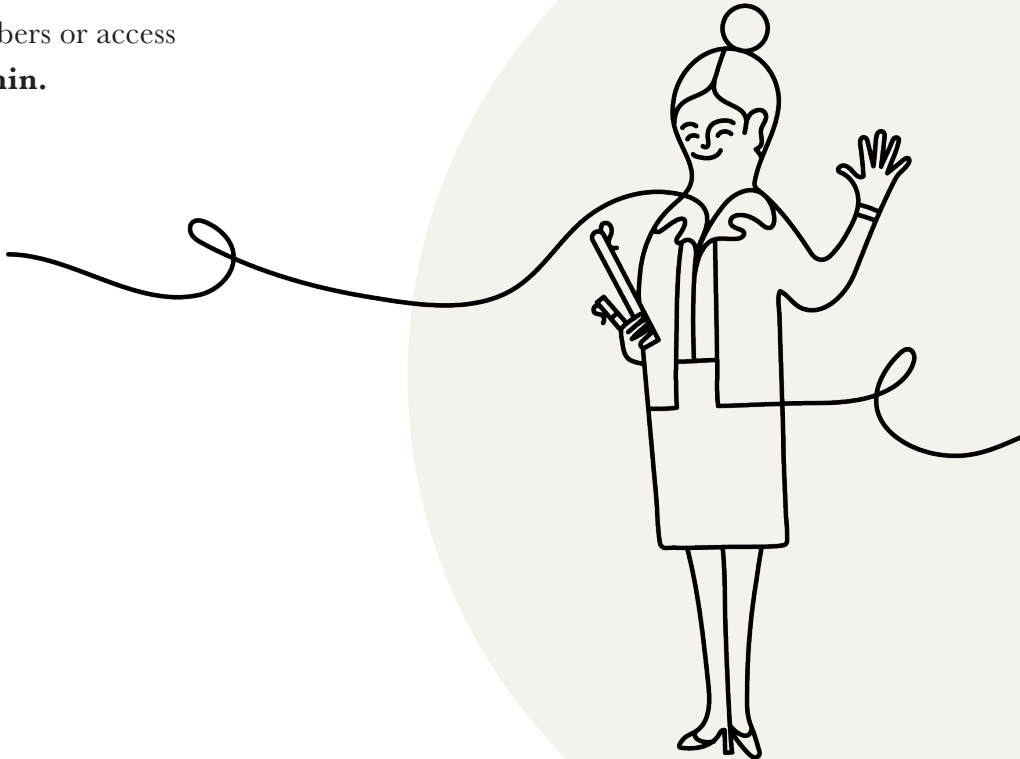
- Call: 800-228-6080
- Fax: 515-247-2435

New Business (underwriting)

- Call: 800-626-2068
- Fax: 888-363-3420
- Email: newbusiness@wellabe.com

Mailing address

- Wellabe
P.O. Box 10386
Des Moines, IA 50306-0386



Rated A
(Excellent)
by AM Best¹

1. AM Best has given Wellabe, Inc.'s six insurance company subsidiaries the Financial Strength Ratings of A (Excellent) with a stable outlook. For the latest Best's Credit Rating, visit ambest.com.

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