

# Quick Reference Guide

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





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Wellabe's supplemental health insurance products are underwritten by our three Medicco® 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.<sup>1</sup> 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**

The one application in MyEnroller® includes all of Wellabe's insurance plans and provides multiple signature options to match the way you do business. Our instant-decision underwriting with prescription drug check means less admin for you and improves timing for decisions.

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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](http://ambest.com).

## 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](http://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
- Makes it easy to cross-sell by quoting and enrolling multiple products at one time

### MYEASYMATCH

Give clients a side-by-side comparison and a real-time price quote so they can see how Wellabe's Hospital Indemnity insurance helps to cover their Medicare Advantage plan's out-of-pocket costs.

Visit [apply.myenroller.com](http://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](http://apply.myenroller.com/quickquote) to get started.

## CUSTOMER RESOURCES

Help your customers make the most of their benefits with Wellabe's customer portal and Be Well mobile app. Now available through both the Apple App 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](http://wellabe.com/mobile-app) to get access.

## USE WELLABE.COM AS A SALES TOOL

The "Be well" 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
- How to choose supplemental health insurance that's right for you
- And more

Visit [wellabe.com/blog](http://wellabe.com/blog) to view all resources.

# Product availability

## State availability, effective

**Oct. 1, 2025.** For the most up-to-date information, visit the health agent portal.

## MORE WELLABE PRODUCTS

Wellabe also provides Preneed Funeral insurance underwritten by Great Western Insurance Company. To get contracted, visit [wellabe.com/pnagent](http://wellabe.com/pnagent).

	MEDICARE SUPPLEMENT			DENTAL <sup>1</sup>
	Available <sup>4</sup>	Discount	Dental Rider	Available <sup>4</sup>
AL				✓
AR	A, F, HdF, G, HdG, N <sup>3</sup>	10%		✓
AZ	A, F, HdF, G, HdG, N <sup>1</sup>	12%	✓	✓
CA	A, F, HdF, G, HdG, N <sup>1</sup>	12%	✓	
CO	A, F, HdF, G, HdG, N <sup>3</sup>	10%		✓
DE	A, F, HdF, G, HdG, N <sup>1</sup>	12%	✓	
FL	A, F, HdF, G, HdG, N <sup>1</sup>	2.5%		✓
GA	A, F, HdF, G, HdG, N <sup>1</sup>	12%	✓	✓
IA	A, F, HdF, G, HdG, N <sup>3</sup>	10%		✓
ID				
IL	A, F, HdF, G, HdG, N <sup>3</sup>	10% <sup>5</sup>		✓
IN	A, F, HdF, G, HdG, N <sup>1</sup>	12%	✓	✓
KS	A, F, HdF, G, HdG, N <sup>1</sup>	10%		✓
KY	A, F, HdF, G, HdG, N <sup>2</sup>	12% <sup>5</sup>	✓	✓
LA	A, F, HdF, G, HdG, N <sup>1</sup>	10%		✓
MD	A, F, HdF, G, HdG, N <sup>1</sup>	12%	✓	
ME				
MI	A, F, HdF, G, HdG, N <sup>3</sup>	12%	✓	✓
MN				✓
MO	A, F, HdF, G, HdG, N <sup>2</sup>	10%		✓
MS				✓
MT				
NC	A, F, HdF, G, HdG, N <sup>1</sup>	12%	✓	✓
NE	A, F, HdF, G, HdG, N <sup>3</sup>	10%		✓
NH	A, F, HdF, G, HdG, N <sup>1</sup>	12%		
NJ	A, C, D, F, HdF, G, HdG, N <sup>1</sup>	7% <sup>5</sup>		
NV				✓
OH	A, F, HdF, G, HdG, N <sup>3</sup>	10% <sup>5</sup>		✓
OK				✓
OR				✓
PA	A, B, F, HdF, G, HdG, N <sup>3</sup>	12% <sup>5</sup>		✓
SC	A, F, HdF, G, HdG, N <sup>1</sup>	12%	✓	✓
SD				
TN	A, F, HdF, G, HdG, N <sup>1</sup>	12%	✓	✓
TX	A, F, HdF, G, HdG, N <sup>3</sup>	12%		✓
UT				
VA	A, F, HdF, G, HdG, N <sup>2</sup>	10%		✓
WA	A, F, HdF, G, HdG, N <sup>1</sup>	7% <sup>5</sup>		
WI	Basic plans <sup>1</sup>	12%	✓	✓
WV				✓
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 <sup>1</sup>		CRITICAL ILLNESS <sup>1</sup>		FIRST DIAGNOSIS CANCER <sup>1</sup>		SHORT-TERM CARE <sup>1</sup>	
	Available <sup>4</sup>	Discount <sup>5</sup>	Available <sup>4</sup>		Available <sup>4</sup>	Household discount <sup>5</sup>	Available <sup>4</sup>	Household discount <sup>5</sup>
AL	✓	7%			✓	10%	✓	14%
AR	✓	7%			✓	10%	✓	14%
AZ	✓	7%	✓				✓	14%
CA								
CO	✓	7%	✓				✓	14%
DE								
FL	✓	7%	✓					
GA	✓	7%	✓				✓	14%
IA	✓	7%			✓	10%	✓	14%
ID					✓	10%	✓	14%
IL	✓	7%			✓	10%	✓	14%
IN	✓	7%			✓	10%	✓	14%
KS	✓	7%	✓					
KY	✓	7%	✓					
LA	✓	7%			✓	10%	✓	14%
MD								
ME					✓	10%	✓	14%
MI	✓	7%	✓				✓	14%
MN	✓	7%						
MO	✓	7%	✓				✓	14%
MS	✓	7%					✓	14%
MT					✓	10%		
NC	✓	7%	✓				✓	14%
NE	✓	7%	✓				✓	14%
NH								
NJ								
NV					✓	10%	✓	14%
OH	✓	7%			✓		✓	14%
OK	✓	7%			✓	10%	✓	14%
OR	✓	7%			✓	10%		
PA	✓				✓	10%		
SC	✓	7%	✓					
SD							✓	14%
TN	✓	7%	✓					
TX	✓	7%	✓				✓	14%
UT					✓	10%		
VA	✓	7%						
WA	✓	7%			✓	10%		
WI	✓	7%	✓				✓	14%
WV							✓	14%
WY					✓	10%	✓	14%

# 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 <sup>1</sup>	Plan N	Plan F <sup>2</sup>	HD Plan F <sup>1,2</sup>
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	✓	✓	✓	✓ <sup>3</sup>	✓	✓
Part B excess charges		✓	✓		✓	✓
Foreign travel emergency <sup>4</sup>		✓	✓	✓	✓	✓

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 payments 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.

## AN OPTIONAL DENTAL RIDER

In some states, clients can opt to add an optional Dental rider to their Medicare Supplement plan.

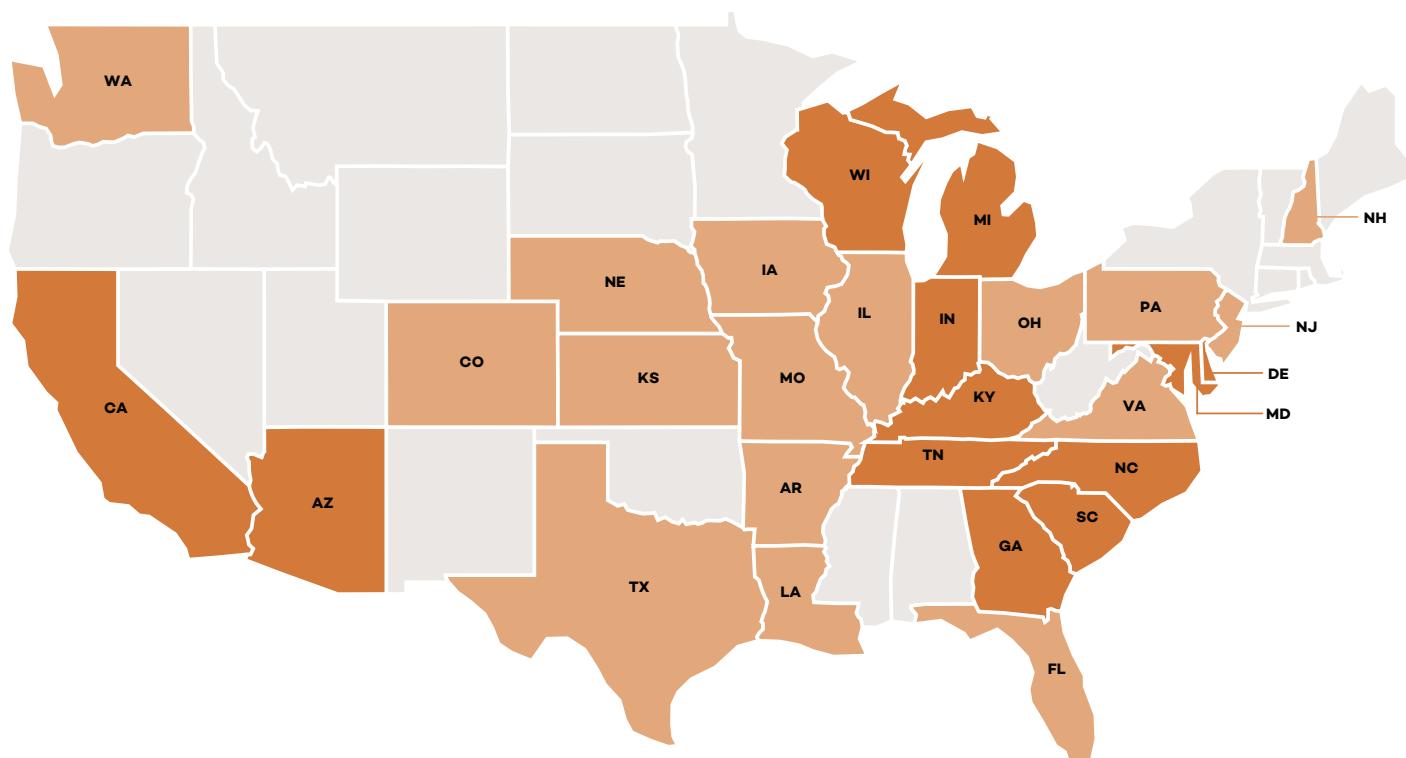
- **First calendar year:** Clients receive the \$150 benefit amount for one office visit when they receive dental services.
- **Second calendar year:** Clients receive the \$150 benefit amount for up to two office visits when they receive dental services.
- **Third calendar year and later:** Clients receive the \$150 benefit amount for up to three office visits when they receive dental services.



● Medicare Supplement insurance with Dental rider

● Medicare Supplement insurance without Dental rider

● Product unavailable



# Hospital Indemnity insurance<sup>1</sup>

## PROTECTING YOUR CLIENTS' SAVINGS WHEN THEY NEED IT MOST

A Hospital Indemnity insurance plan provides cash benefits when clients are hospitalized for a sickness or injury. It also pairs well with Medicare Advantage or Affordable Care Act plans or any major medical plan. 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 (May vary by state)

#### Hospital Confinement benefit

- \$100 to \$750<sup>2</sup> per day (in increments of \$25)
- Pays for days one 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 six days per calendar year
- No minimum or maximum required hours per stay

#### Emergency Room benefit

- \$150 per day max of four days per calendar year for covered sickness<sup>3</sup> or injury

#### Inpatient Mental Health benefit

- \$175 per day of confinement for max of seven 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

#### Pet Boarding benefit<sup>3</sup>

- \$50 per day for each day up to 10 days

#### Policy highlights

- Issue ages: 18 to 85
- Guaranteed issue period: Applicants who are between ages 60 and 79. Based on date application is signed.
- Post-issue benefit changes: Applicant can make changes to their policy one time per calendar year<sup>4</sup>
- 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, and Limited Benefit Hospital Indemnity Insurance Policy in VA.

2. Maximum daily benefit of \$600 in AZ, CO, FL, IA, IL, IN, KY, MI, MN, MO, MS, OH, OK, OR, PA, SC, TX, VA, and WA.

3. Benefit available in AL, AR, GA, KS, LA, NE, NC, TN, and WI.

4. Changes include adjusting the daily hospital benefit, altering the maximum benefit period, adding any optional rider available in their state, removing any optional rider that was applied for and issued, and changing the daily benefit or benefit period options for all optional riders. Optional riders can only be added and removed one time per the life of the policy.

## OPTIONAL RIDER BENEFITS<sup>5</sup>

### Ambulance Services benefit rider

- \$250 per day, up to four days per calendar year
- Lifetime maximum of \$2,500

### Outpatient Therapy/ Chiropractic Services benefit rider

- \$50 per day
- 15 or 30 days per calendar year for outpatient therapy
- Up to five days per calendar year for chiropractic services

### Outpatient Surgery benefit rider

- \$250; \$500; \$750; \$1,000; \$1,500 or \$2,000 per day<sup>6</sup>
- Up to two days per calendar year

### Skilled Nursing Facility benefit rider

- \$100, \$150, or \$200 per day, up to 50 days per calendar year
- One-time restoration of benefits

### Lump Sum Cancer benefit rider

- \$1,000; \$2,500; \$5,000; \$7,500; or \$10,000 per lifetime<sup>6</sup>
- Available up to age 80

### Urgent Care Center benefit rider

- \$50 per day, up to four days per calendar year

### Lump Sum Hospital Confinement benefit rider

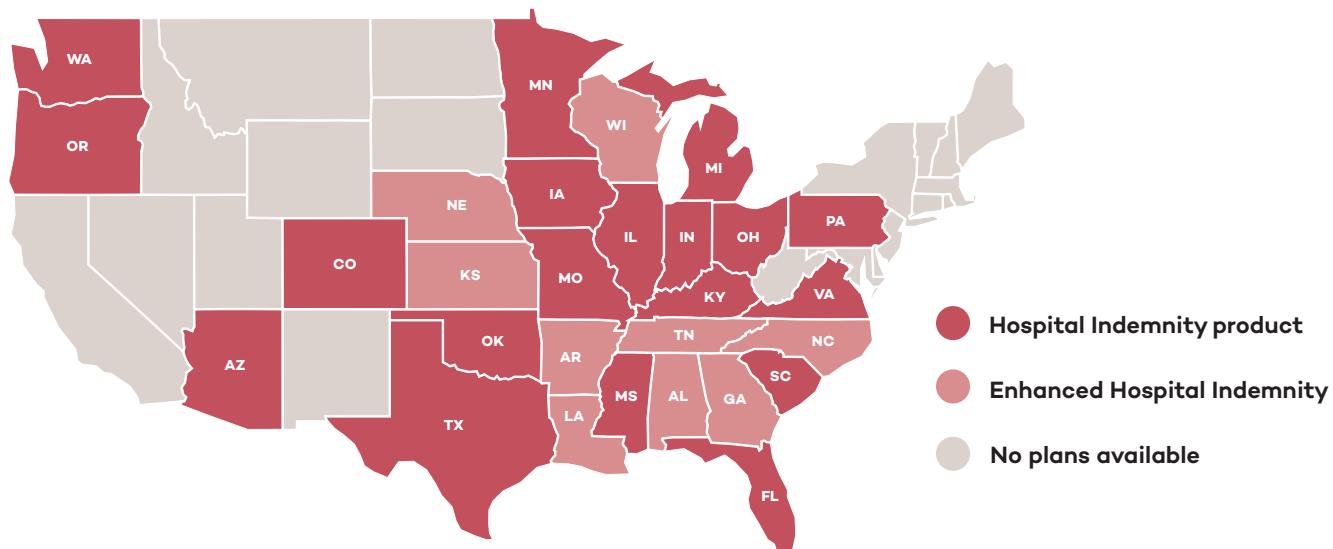
- \$250; \$500; \$750; \$1,000; \$1,500; \$2,000; or \$2,500<sup>6</sup>
- Up to three benefit periods per calendar year

### Outpatient Prescription Drug Benefit Rider<sup>7</sup>

- \$20 per prescription filled at a licensed retail or mail-order pharmacy
- Up to \$300 or \$600 per year.

### Out-of-Network Benefit Rider<sup>8</sup>

- \$300, \$600, or \$900 up to three times per year for each day of confinement or observation in an out-of-network facility



5. Not all riders are available in all states.

6. Daily benefit amounts may vary by state.

7. Benefit available only in enhanced states. Not available in KS. This benefit is not subject to the pre-existing conditions limitation in the policy.

8. Benefit available only in enhanced states. Not available in NC. Benefits are eligible when your client has a primary health plan that uses a network of contracted providers, like PPOs, HMOs, or similar.

# Short-term Care insurance<sup>1</sup>

## 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<sup>2</sup>. 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 discounts

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

### Multiple policy discount<sup>3</sup>

- 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<sup>4</sup>
- 0- or 20-day elimination period
- Benefits can be restored one time

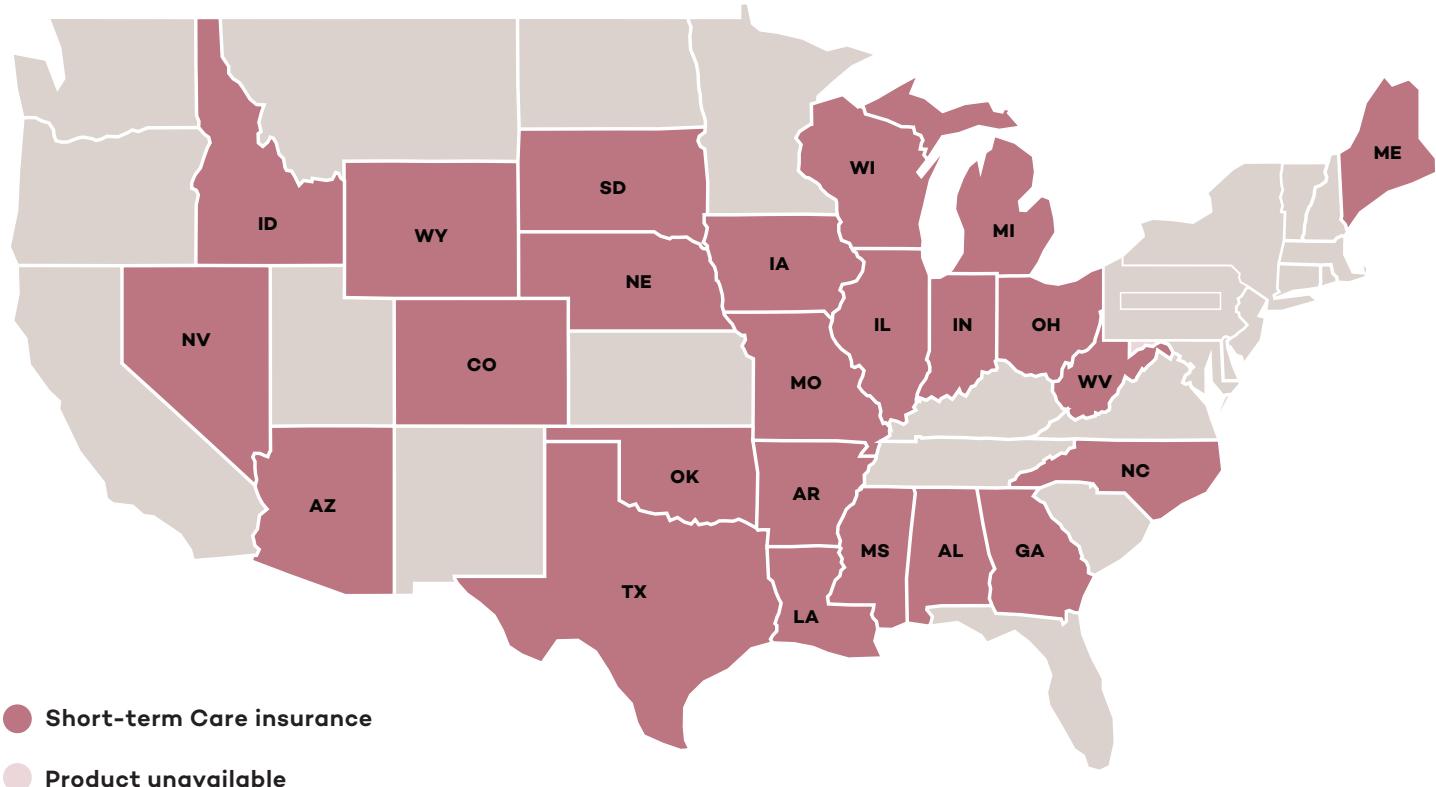
### Essential Care

- 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<sup>3</sup>
- 20-day elimination period

### Limited Benefit Rider<sup>5</sup>

- 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.
2. This is an optional benefit under the Nursing Facility Care rider.
3. This discount is not available in Ohio.
4. The benefit is available up to 270 days in Idaho.
5. This rider is not available in Ohio.



● Short-term Care insurance

● Product unavailable

## 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<sup>3</sup>
- 0- or 20-day elimination period
- 21-day bed reservation benefit
- Eligible for one-time benefit restoration<sup>6</sup>

### 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 restoration<sup>5</sup>

### 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



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

# Dental insurance

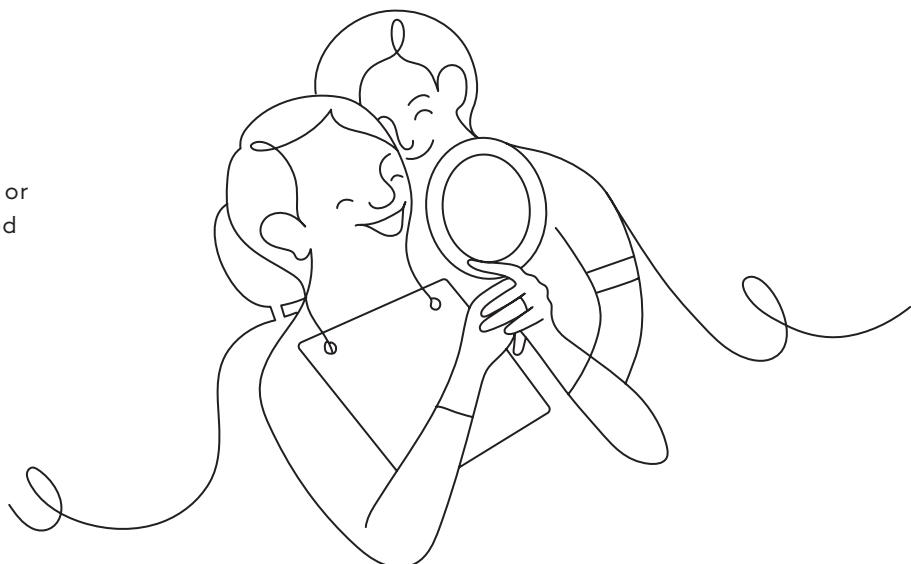
## PROTECT YOUR CLIENTS' WELL-BEING AND THEIR SMILE

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](http://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
<b>Calendar year maximum</b>	\$1,000	\$1,500	\$1,000	\$1,500
<b>Calendar year deductible</b>	\$50 for basic and major services	\$50 for basic and major services		
<b>Preventive services (NWP)</b> Evaluations, cleaning, and X-rays	100%; \$0 deductible		100%; \$0 deductible	
<b>We pay the following coinsurance percentages after the deductible:</b>				
<b>Basic services (NWP)</b> Diagnostic X-rays, fillings, and nonsurgical extractions	50%		80%	
<b>Major services</b> 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 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

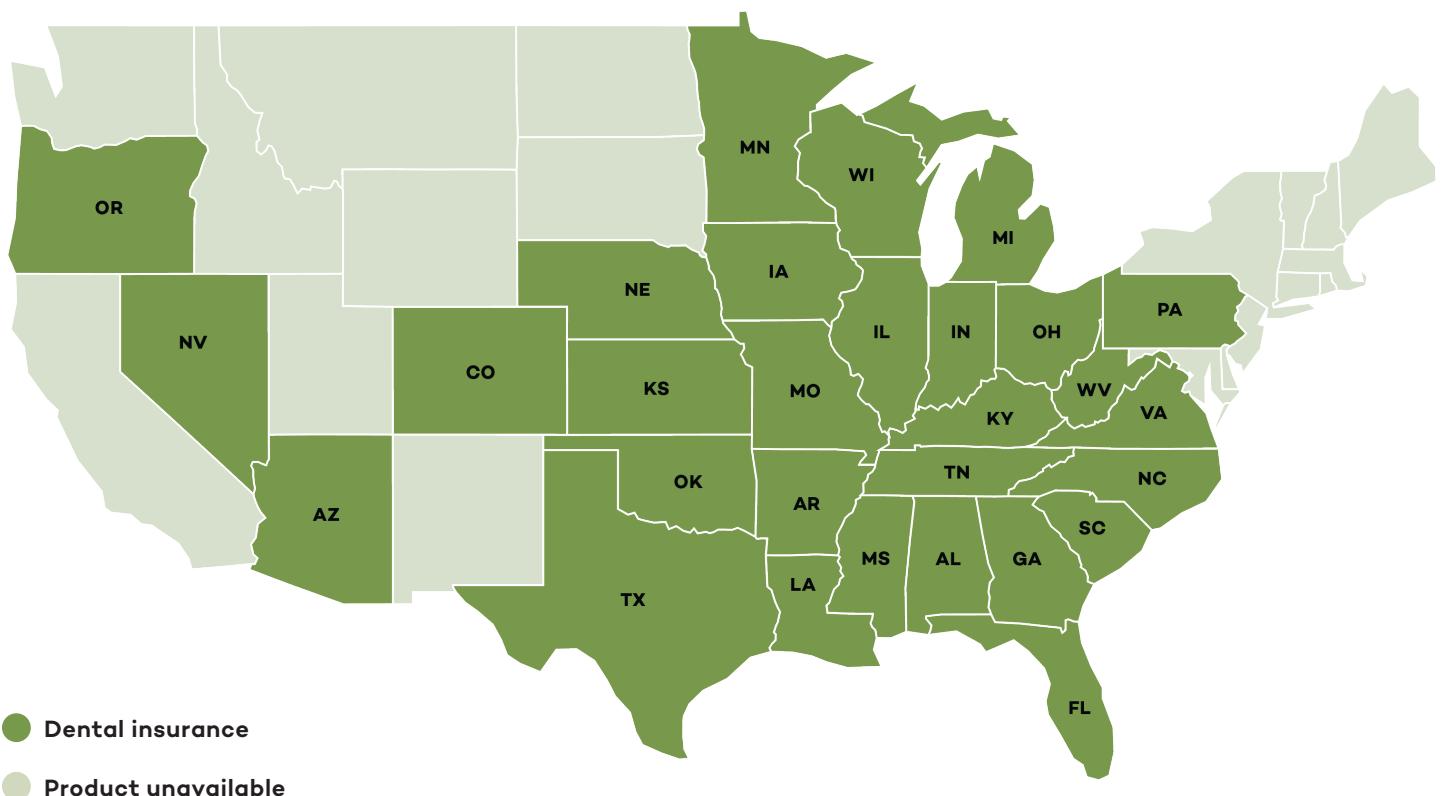
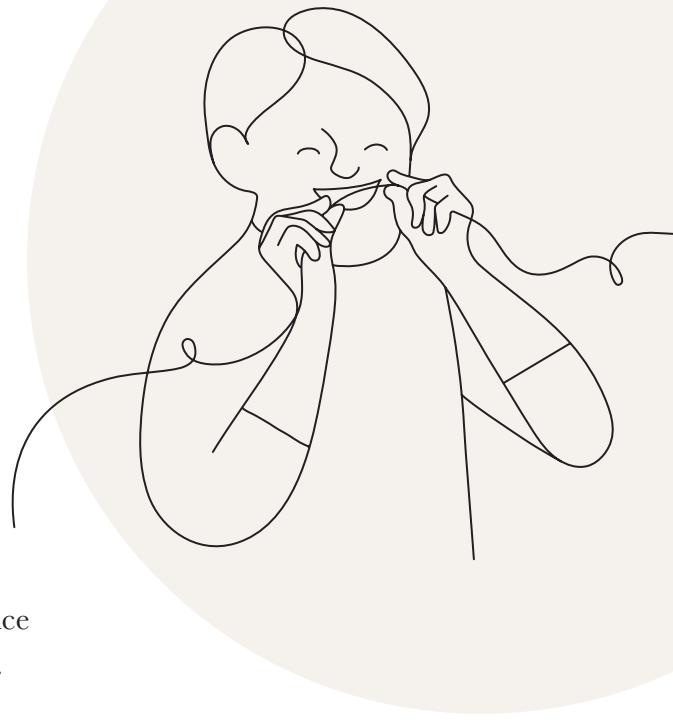
Choose one of two optional benefits for an additional fee at the time of application.

- **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.



● Dental insurance

● Product unavailable

# Critical Illness insurance

## QUALITY PROTECTION. QUALITY SERVICE.

Wellabe's Critical Illness insurance offers value and protection you won't find anywhere else. Your client will start by selecting their preferred base policy, then add riders for additional coverage of cancer, heart attack, stroke, or other conditions such as skin cancer, blindness<sup>1</sup>, hearing loss, end-stage renal failure, major organ failure, or an organ transplant. Our Critical Illness plans help your clients be well prepared by protecting their savings from the unexpected.

Plan benefits	
Benefit	Coverage for qualifying diagnosis
Lump sum cash benefit	\$1,000 increments, from \$5,000 to \$100,000
Issue ages	18–89 years old
Couple and Family plans	For couples to receive the same benefits, the spouse must elect the same coverage
Dependent children	Receive 25% of the benefit if added to the policy
Minimal limitations	six-month pre-existing condition limit <sup>2</sup> , 30-day waiting period <sup>3</sup>
30-day right to return <sup>4</sup>	Policyholders can cancel within 30 days to receive a full refund, less any claims paid

## STEP 1: SELECT A BASE PLAN

### Cancer and Cancer in Situ Lump Sum policy

- Invasive internal cancer or malignant melanoma diagnosis: 100% of benefit paid
- Cancer in situ diagnosis: 25% of benefit paid, remaining 75% paid if a more invasive cancer returns in the future<sup>5</sup>
- Skin cancer diagnosis: No benefits paid, unless the optional Skin Cancer rider is selected

### Heart Attack and Stroke Lump Sum policy

- Heart attack or stroke diagnosis: 100% of benefit paid
- Coronary angioplasty with or without stent, heart valve replacement or repair, coronary artery bypass graft, cardiac aortic surgery: 25% of benefit paid<sup>6</sup>

1. In MI, the blindness benefit is only for sickness conditions

2. May vary by state. In NC, if the policyholder is 65 years or older when a policy is issued, preexisting conditions will include only conditions specifically eliminated by rider.

3. In KS, waiting period waived if already met under an existing specified disease policy or a specified disease policy that is being replaced. In MO, no waiting period.

4. May vary by state.

5. If a benefit payment is first received for a cancer or malignant melanoma diagnosis, no additional benefits for a cancer in situ diagnosis will be eligible. If a benefit payment is first received for a cancer in situ diagnosis, we will pay the remaining 75% of the lifetime maximum benefit for a diagnosis of cancer or malignant melanoma.

6. If a benefit payment is first received for a heart attack or stroke diagnosis, no additional benefits for a coronary angioplasty, heart valve surgery, coronary artery bypass graft, or aortic surgery diagnosis will be eligible. If a benefit payment is first received for a coronary angioplasty, heart valve surgery, coronary artery bypass graft, or aortic surgery diagnosis, we will pay the remaining 75% of the lifetime maximum benefit for a diagnosis of a heart attack or stroke.

## STEP 2: CUSTOMIZE WITH OPTIONAL RIDERS

### Cancer insurance policy riders

**Skin Cancer Lump Sum rider:** Receive \$500 for each diagnosis up to two times for the life of the rider.<sup>7</sup>

**Radiation and Chemotherapy Lump Sum rider:** Choose a rider amount of \$1,000; \$2,500; \$5,000; \$7,500; or \$10,000, and you'll receive a one-time payment during the life of the rider after diagnosis.<sup>8</sup>

**Cancer and Cancer in Situ Restoration Lump Sum rider:** The additional lump sum benefit amount is graded based on the number of years you've been treatment-free between the initial diagnosis and the second diagnosis.

- 0–2 years: 0% paid
- Years 2–5: 50% paid
- After 5 years: 100% paid

**Specified Disease Lump Sum rider:** A benefit amount can be purchased in increments of \$1,000 from \$5,000 to \$100,000 for a diagnosis of blindness<sup>1</sup>, deafness, end-stage renal failure, or major organ failure requiring a bone marrow, stem cell, or organ transplant.

**Heart Attack and Stroke Lump Sum rider:** The lump sum benefit amount can be purchased in increments of \$1,000 from \$5,000 to \$100,000.

- Heart attack or stroke diagnosis: 100% of benefit paid
- Coronary angioplasty with or without stent, heart valve replacement or repair, coronary artery bypass graft, cardiac aortic surgery: 25% of benefit paid<sup>6</sup>

**Heart Attack and Stroke Lump Sum with Restoration rider:** The lump sum benefit amount can be purchased in increments of \$1,000 from \$5,000 to \$100,000.

- Heart attack or stroke diagnosis: 100% of benefit paid
- Coronary angioplasty with or without stent, heart valve replacement or repair, coronary artery bypass graft, cardiac aortic surgery: 25% of benefit paid<sup>6</sup>
- Also includes paying an additional lump sum benefit amount that is graded based on the number of years you've been treatment-free between the initial diagnosis and the second diagnosis.
  - 0–2 years: 0% paid
  - Years 2–5: 50% paid
  - After 5 years: 100% paid

### Heart attack and stroke insurance policy rider

**Heart Attack and Stroke Lump Sum Restoration rider:** The additional lump sum benefit amount is graded based on the number of years you've been treatment-free between the initial diagnosis and the second diagnosis.

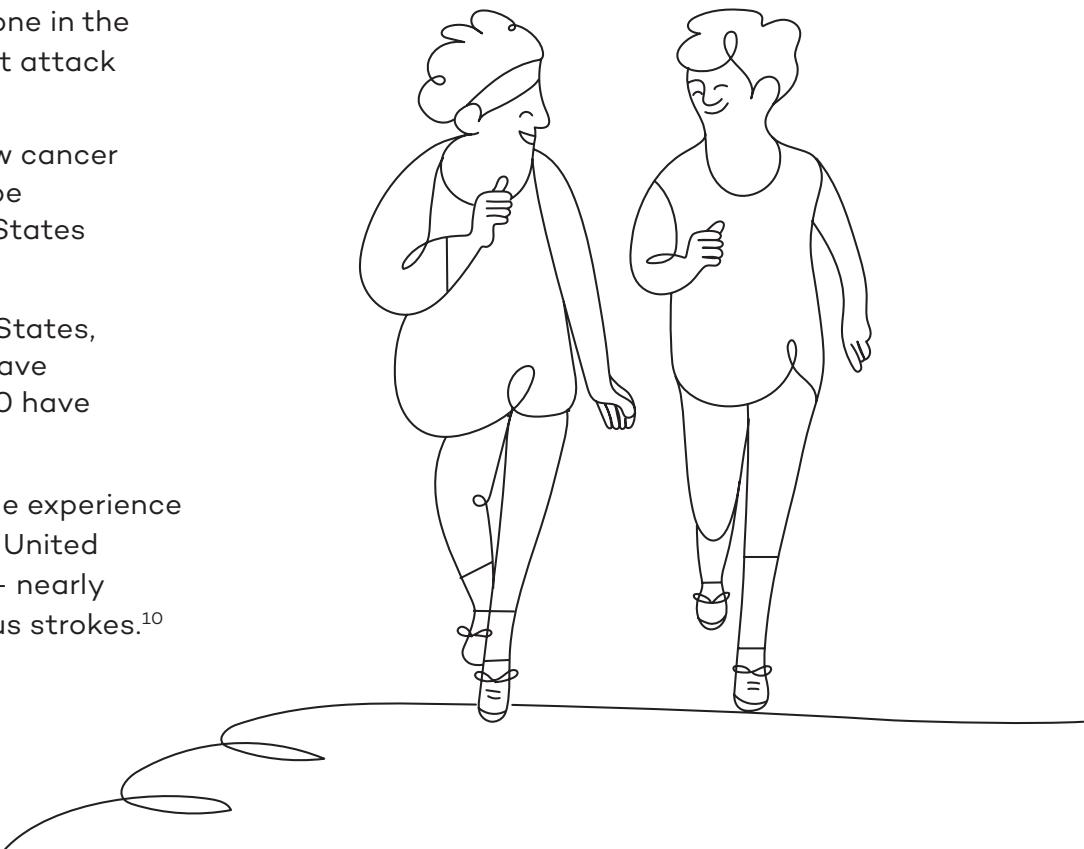
- 0–2 years: 0% paid
- Years 2–5: 50% paid
- After 5 years: 100% paid

7. This rider provides benefits for a diagnosis of basal cell carcinoma or squamous cell carcinoma.

8. This rider provides benefits when a client is receiving radiation or chemotherapy.

## By the numbers

- Every 40 seconds, someone in the United States has a heart attack or stroke.<sup>9</sup>
- More than two million new cancer cases<sup>10</sup> are expected to be diagnosed in the United States in 2025.<sup>9</sup>
- Every year in the United States, nearly 805,000 people have heart attacks — 200,000 have had them before.<sup>11</sup>
- More than 795,000 people experience a stroke each year in the United States. About 185,000 — nearly 1 in 4 — have had previous strokes.<sup>10</sup>



### 30-day right to return<sup>12</sup>

If a policyholder is not completely satisfied with their Critical Illness insurance plan, they can cancel it within 30 days, and we'll refund any premiums they paid minus any claims we paid. This benefit may vary by state.

### Pre-existing conditions<sup>13</sup>

We will not pay any benefits for a diagnosis within the first 6 months of activating the policy if the diagnosis is a result of a condition that a client was receiving treatment for 6 months prior to the effective date of coverage.

### 30-day waiting period<sup>14</sup>

The 30 days begin on the policy issue date.

9. Tsao CW, Aday AW, Almarzooq ZI, et al. Heart disease and stroke statistics—2023 update: a report from the American Heart Association. *Circulation*. 2023;147:e93–e621.

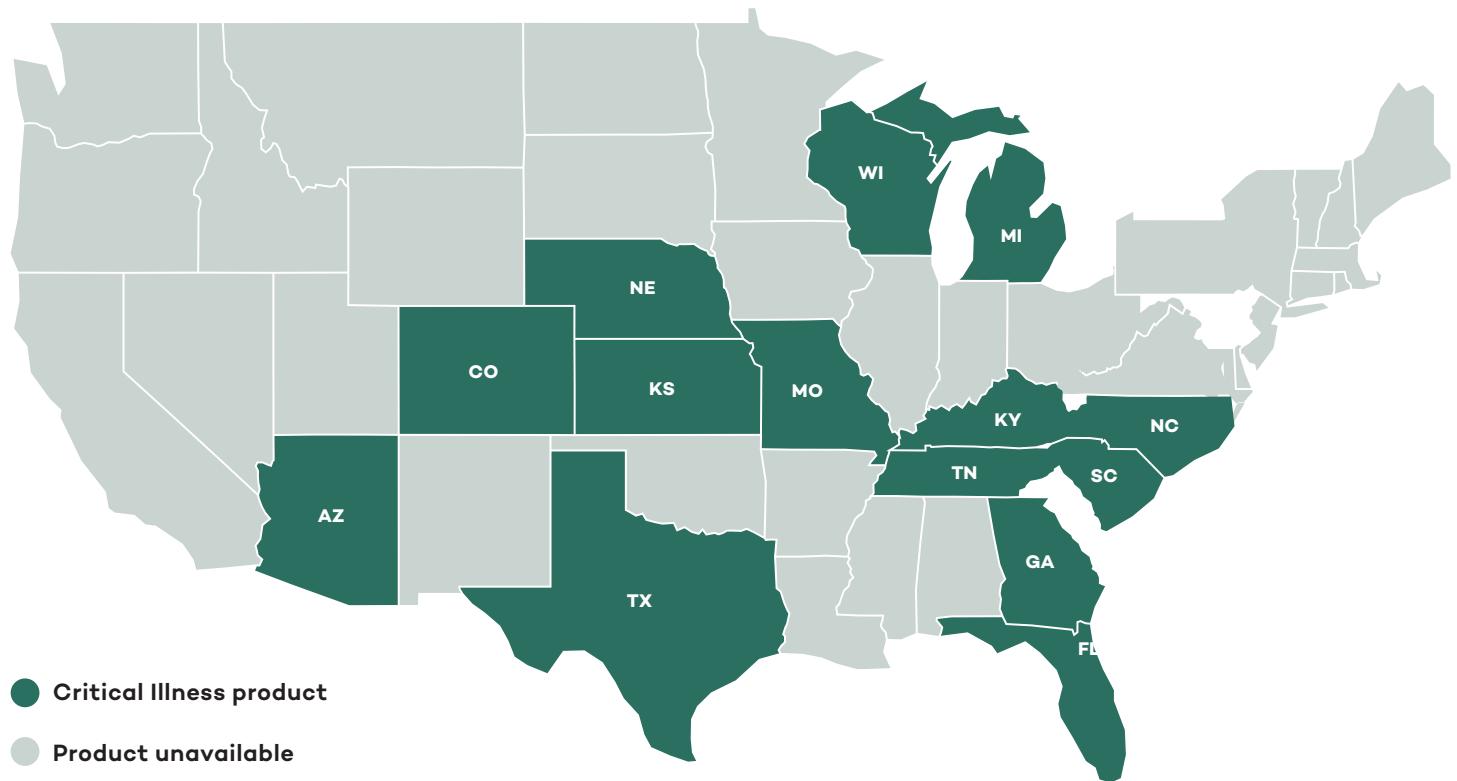
10. Excluding non-melanoma skin cancers

11. American Cancer Society, Inc. Surveillance and Health Equity Science. *Cancer Facts & Figures 2025*. 2025; 3. <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2025/2025-cancer-facts-and-figures-ac.pdf>

12. May vary by state

13. May vary by state. In NC, if the policyholder is 65 years or older when a policy is issued, preexisting conditions will include only conditions specifically eliminated by rider.

14. In KS, waiting period waived if already met under an existing specified disease policy or a specified disease policy that is being replaced. In MO, no waiting period.



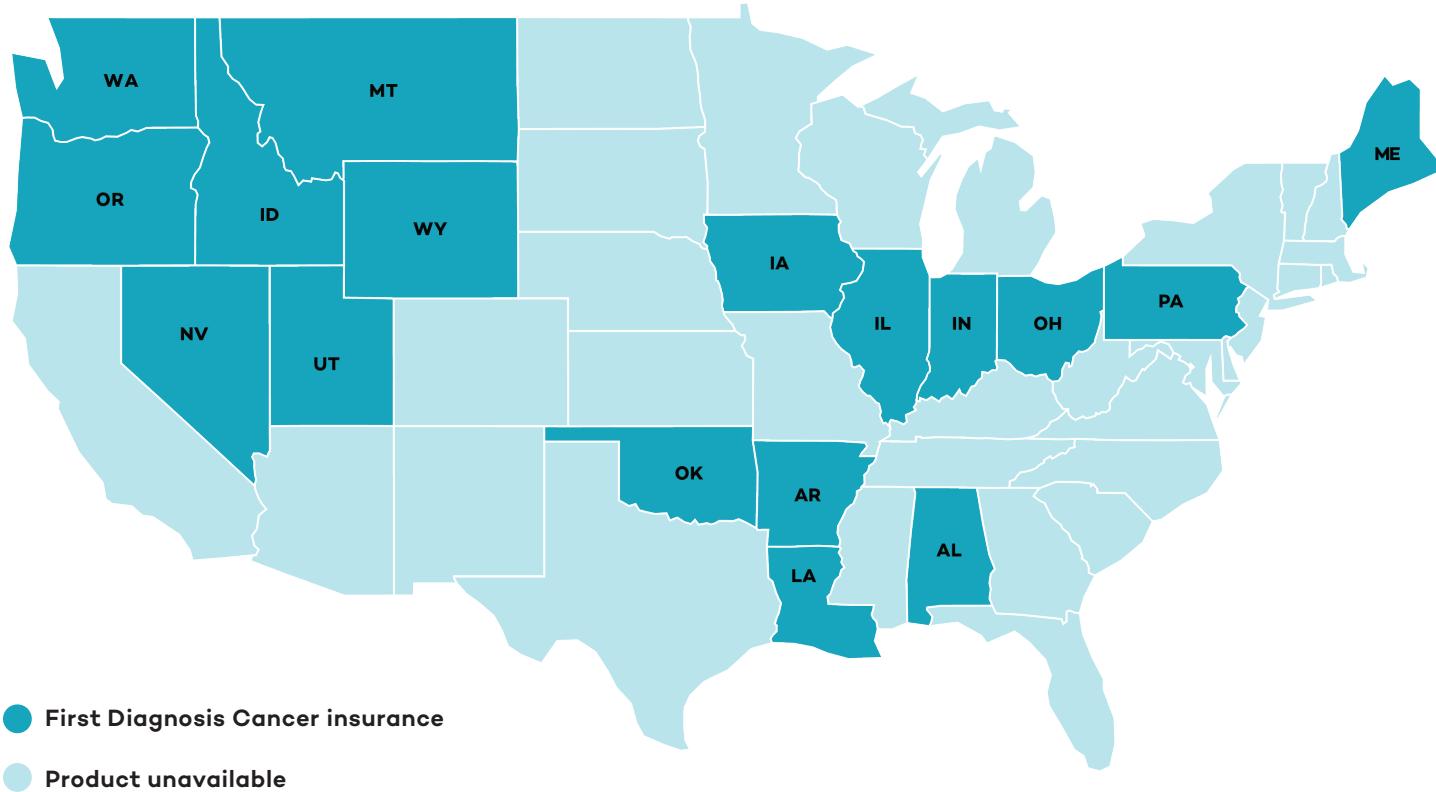
# First Diagnosis Cancer insurance

## 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 <sup>1</sup>
Guaranteed renewable coverage	Guaranteed renewable coverage as long as payments are made on time <sup>2</sup>
Household discount	A 10% discount for members of the same household over 18 years old if both are issued coverage at the same time <sup>3</sup>
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 <sup>4</sup>
Policy highlights	
Issue ages	18–79 years old
Easy application	Answer three questions
Unisex rates	The same rates for men and women

1. In South Carolina, a one lump sum of only \$25,000 is available.
2. Subject to the lifetime maximum benefit provision and the limited right to change premium.
3. May vary by state.
4. Not available in all states.



## Sales tools you can use

In addition to MyEnroller, MyEasyMatch 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](http://wellabe.com/signin) to log into the agent portal to access these and other tools.



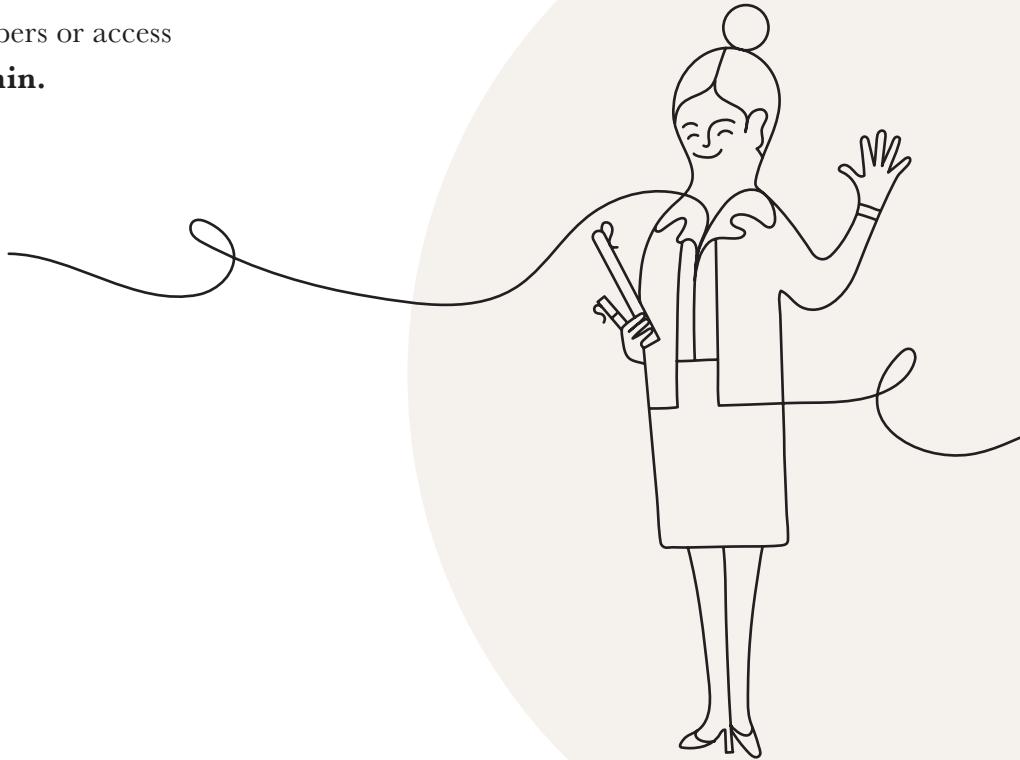
# Contact us

## WANT TO LEARN MORE?

Contact us at one of the following numbers or access our agent website at [wellabe.com/signin](http://wellabe.com/signin).

### Agent Sales Support

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



### Claims department

- Call: 800-228-6080
- Fax: 402-496-8199

### Customer Success

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

### Health Sales Team

- [healthsalesteam@wellabe.com](mailto:healthsalesteam@wellabe.com)

### New Business (underwriting)

- Call: 800-626-2068
- Fax: 888-363-3420
- Email: [newbusiness@wellabe.com](mailto:newbusiness@wellabe.com)

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Des Moines, IA 50306-0386

Rated A  
(Excellent)  
by AM Best<sup>1</sup>

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](http://ambest.com).

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