wellabe®

Medico Insurance Company
A Wellabe Company

Reap the rewards of ancillary sales



Write any combo of Hospital Indemnity, Short-term Care, Critical Illness: CHAS, First Diagnosis Cancer, or Dental policies to reap ever-increasing rewards.

For qualifying ancillary applications submitted between Oct. 1, 2026, and Dec. 31, 2026. A minimum of 5 qualifying applications must be submitted and approved to qualify for the payout.

PAYOUT TIER 1

$50 per application for applications 1 to 10

PAYOUT TIER 2

$75 per application for applications 11 to 25

PAYOUT TIER 3

$100 per application for applications 26 and above

EXAMPLE

10 apps at $50 + 15 apps at $75 + 1 app at $100

= 26 apps totaling $1,725

These payouts apply in all states where the products are available excluding Washington.

Plus, earn additional credit for the 2027 Agent Experience in Sint Maarten!

Earn 5x credit for Short-term Care, 3x credit for Critical Illness: CHAS and First Diagnosis Cancer, and 2x credit for Hospital Indemnity policies.



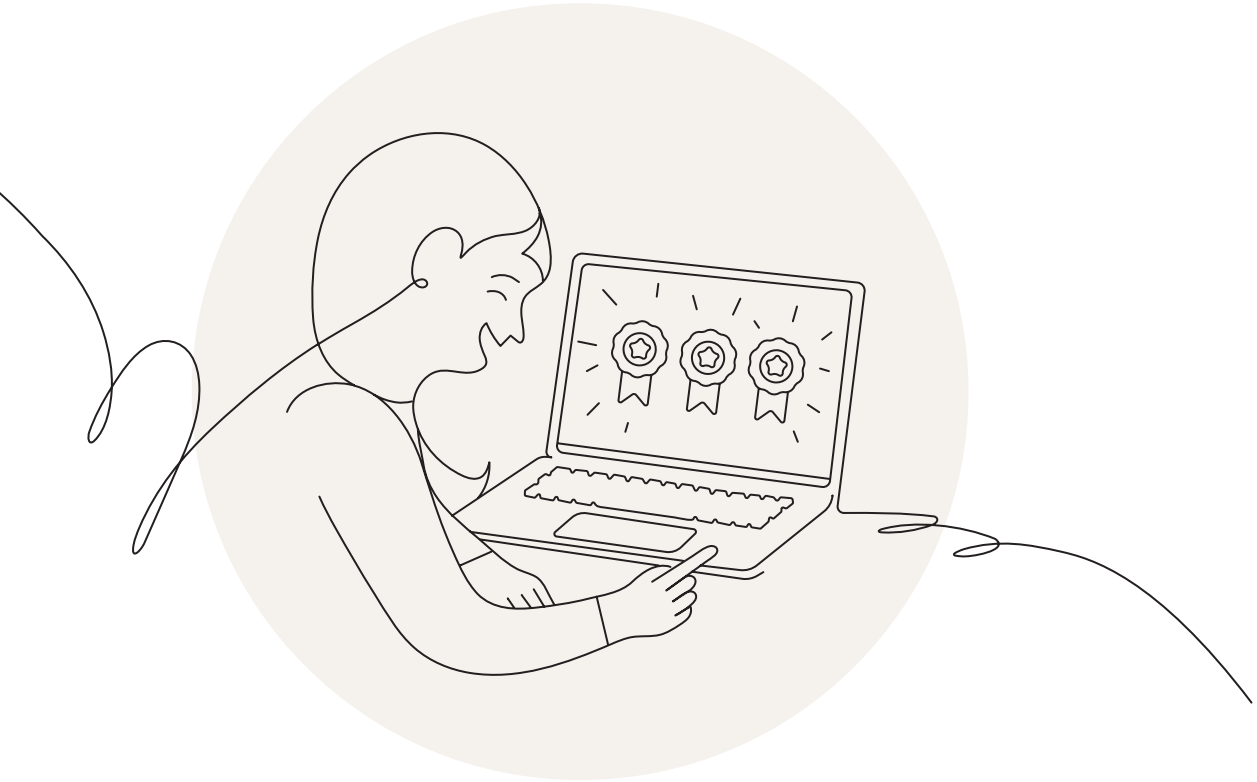
Want to learn more?

Contact your marketer for more information and start earning today!

See back for details.

2026 Ancillary Agent Incentive Program details and rules:

1. All agents are eligible to participate in this incentive program. The incentive period is Oct. 1, 2026, through Dec. 31, 2026 ("Incentive Period"). Incentive payments are based on policies written during the incentive period and issued prior to Feb. 1, 2027. Agent must first write 5 qualifying policies during the Incentive Period to be eligible for this incentive. Only policies with at least $300 in annualized premium qualify towards the incentive. Incentive payments are not transferable.
2. Qualifying policies are exclusively Company's Critical Illness: Cancer, Heart Attack and Stroke; Dental, First Diagnosis Cancer; Hospital Indemnity; or Short-term Care insurance plans underwritten by Medico Insurance Company and its affiliates, each a Wellabe company (together and individually, "Wellabe").
3. Per state rules, business written in Washington is not eligible for in this incentive program.
4. Incentive payments will be included in the regularly scheduled semi-monthly commission payment following qualification.
5. Any business written on the agent by the agent does not qualify.
6. Wellabe makes the final determination on this incentive program eligibility and reserves the right to discontinue or amend this incentive program at any time.
7. To qualify for this incentive program, Agents must be in good standing and actively contracted with Wellabe throughout the Incentive Period and at the time of payment.
8. Incentive payment(s) will be reported to the IRS in the same manner as commissions are reported. As an independent contractor, you are solely responsible for any tax obligations that may arise from your receipt of all such payments.
9. By participating in this program, you agree to release and hold harmless Wellabe, 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 your participation in this incentive program, including your receipt of incentive payments. This release shall include actual, special, incidental, consequential, or punitive damages connected in any way with eligibility and participation in this program.
10. The laws of the state of Iowa shall govern the rules related to this incentive program.
11. Participants consent to the resolution of any disputes arising under this incentive program solely through the alternative dispute resolution procedures set forth in the current agent or distributor agreement between agent and Wellabe.
12. Wellabe will charge back incentive payments made on policies that are canceled, terminated, or lapsed during the incentive period and 12 months thereafter. In addition, Wellabe may make adjustments to incentive amounts previously paid, including charging back all or some of the payments base on, among other things, overall quality of business, standing with Wellabe, and policy activity, such as cancellations and rescissions. As an example, without limitation, if an incentive threshold is met and payment is made, Wellabe may charge back all or some of the incentive payment if business issued to meet said threshold falls off the books such that the threshold is no longer met. All such decisions are final.



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