



Medico  
Insurance Company  
A Wellabe Company

# Make big bangs and lots of bucks with Critical Illness insurance



Earn \$50 and 3x the points towards the  
2026 Wellabe Agent Experience with  
every Critical Illness application you sell.

**For qualifying Critical Illness applications sold between  
July 18, 2025, and September 30, 2025.**

- Earn \$50 per policy, starting from your first Critical Illness Insurance application.
- Each Critical Illness Insurance app earns triple points toward the 2026 Wellabe Agent Experience trip.
- The qualification period is July 18–Sept. 30, 2025, and policies must be issued before Nov. 1, 2025.<sup>1</sup>
- This program cannot be stacked with other Wellabe incentives.



**Start earning today!**

Contact your marketer for more information.

See back for details.

## 2025 Critical Illness Agent Incentive Program details and rules:

1. All eligible applications must have a signature date no earlier than July 18, 2025, and no later than Sept. 30, 2025. Policies must be issued prior to Nov. 1, 2025. Policies must be approved before the payout to be eligible.
2. Incentive payouts will occur in the next semi-monthly commission payment following qualification.
3. Any business written on the agent by the agent does not qualify.
4. A chargeback will be assessed on any policy that does not become effective or terminates during the incentive period.
5. Qualifying policies include Critical Illness insurance plans underwritten by Medico Insurance Company.
6. Wellabe makes final determination on bonus program eligibility and reserves the right to discontinue or amend this incentive program at any time.
7. Agents must remain in good standing and be actively contracted with Medico, a Wellabe company, at the time of payout.
8. The value of any award will be reported as income to the awarded recipient 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 recipient's income, the recipient will be responsible for any taxes due. You may wish to consult a tax professional as to how this may affect you.
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 award eligibility or participation. 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 award program. Participants 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, a Wellabe company.
11. Wellabe further reserves the right to make any final adjustments to incentive amounts previously paid, based upon policy activity, such as cancellations that would have made the policies ineligible. All incentive decisions made by Wellabe are final. This bonus is not transferable.
12. Internal Critical Illness policy replacements are not eligible. Internal replacement is defined as any Medico Insurance Company policy that is replaced by another Medico Insurance Company policy.

