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

Top GA ("Distributor") – Level 2 Commission Schedule

EFFECTIVE DATE: July 15, 2026

(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.

Top GA Commission Schedule for

Medicare Supplement Products

EFFECTIVE DATE: July 15, 2026

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

Medico agrees to pay commissions as follows:

Iowa			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment or Underwritten Except Plan N			
Issue Ages 65-79	21%	4.5%	1%
Issue Ages 80+	10.5%	1.75%	0%
Plan N – Open Enrollment or Underwritten			
Issue Ages 65-79	25%	6%	1%
Issue Ages 80+	12.5%	2.5%	0%

Arizona			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment or Underwritten Except Plan N			
Issue Ages 65-79	20%	6.5%	1%
Issue Ages 80-85	16.5%	4.5%	1.5%
Issue Ages 86+	9.5%	2%	1%
Plan N – Open Enrollment or Underwritten			
Issue Ages 65-79	24%	10.5%	1%
Issue Ages 80-85	18.5%	6.5%	1.5%
Issue Ages 86+	11.5%	3.5%	1%

California and Missouri			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment, Underwritten or Underage Disability Except Plan N			
Issue Age 0-79	15%	4.5%	1%
Issue Age 80-85	11.5%	2.5%	1.5%
Issue Age 86+	4.5%	2%	1%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Age 0-79	19%	7.5%	1%
Issue Age 80-85	13.5%	5.5%	1.5%
Issue Age 86+	7.5%	2.5%	1%
All Plans – Special Annual Enrollment Period			
All Ages	4.5%	4.5%	4.5%

Colorado			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Guaranteed Issue, Open Enrollment or Underwritten			
All Ages	21%	2.5%	0%

Top GA Commission Schedule for Medicare Supplement Products cont.

Delaware			
	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	21%	6.5%	1%
Issue Ages 80-85	17.5%	4.5%	1.5%
Issue Ages 86+	10.5%	2%	1%
Plan N – Open Enrollment or Underwritten			
Issue Ages 0-64	0%	0%	0%
Issue Ages 65-79	25%	10.5%	1%
Issue Ages 80-85	19.5%	6.5%	1.5%
Issue Ages 86+	12.5%	3.5%	1%
All Plans – Special Enrollment Period			
All Ages	8.5%	8.5%	8.5%

New Hampshire and North Carolina			
	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	21%	6.5%	1%
Issue Ages 80-85	17.5%	4.5%	1.5%
Issue Ages 86+	10.5%	2%	1%
Plan N – Open Enrollment or Underwritten			
Issue Ages 0-64	0%	0%	0%
Issue Ages 65-79	25%	10.5%	1%
Issue Ages 80-85	19.5%	6.5%	1.5%
Issue Ages 86+	12.5%	3.5%	1%

Florida			
	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	3%	3%	3%
Issue Ages 65-79	18%	2.5%	1.5%
Issue Ages 80-85	14.5%	2.75%	1.5%
Issue Ages 86+	8.5%	1.25%	1%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	3%	3%	3%
Issue Ages 65-79	21%	6%	1.5%
Issue Ages 80-85	17.5%	4%	1.5%
Issue Ages 86+	10.5%	2%	1%

Georgia, Kansas, New Jersey and Texas			
	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%	1%	0%
Issue Ages 65-79	21%	6.5%	1%
Issue Ages 80-85	17.5%	4.5%	1.5%
Issue Ages 86+	10.5%	2%	1%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	1%	1%	0%
Issue Ages 65-79	25%	10.5%	1%
Issue Ages 80-85	19.5%	6.5%	1.5%
Issue Ages 86+	12.5%	3.5%	1%

Top GA Commission Schedule for Medicare Supplement Products cont.

Illinois			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment, Special Enrollment, Underwritten or Underage Disability Except Plan N			
Issue Ages 0-64	3%	1%	0%
Issue Ages 65-79	21%	6.5%	1%
Issue Ages 80-85	17.5%	4.5%	1.5%
Issue Ages 86+	10.5%	2%	1%
Plan N – Open Enrollment, Special Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	3%	1%	0%
Issue Ages 65-79	25%	10.5%	1%
Issue Ages 80-85	19.5%	6.5%	1.5%
Issue Ages 86+	12.5%	3.5%	1%

Indiana			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Guaranteed Issue, Open Enrollment, Special Enrollment Period or Underwritten			
All Ages	13.5%	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	21%	4.5%	1.5%
Issue Ages 80-85	17.5%	2.5%	1.5%
Issue Ages 86+	10.5%	2%	1%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	1%	0%	0%
Issue Ages 65-79	25%	7.5%	1.5%
Issue Ages 80-85	19.5%	5.5%	1.5%
Issue Ages 86+	12.5%	2.5%	1%
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Special Annual Enrollment Period			
All Ages	8.5%	8.5%	8.5%

Louisiana			
	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	21%	6.5%	1%
Issue Ages 80-85	17.5%	4.5%	1.5%
Issue Ages 86+	10.5	2%	1%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	0%	0%	0%
Issue Ages 65-79	25%	10.5%	1%
Issue Ages 80-85	19.5%	6.5%	1.5%
Issue Ages 86+	12.5%	3.5%	1%

Maryland			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Guaranteed Issue, Open Enrollment, Special Enrollment Period or Underwritten			
Issue Ages 0-64	1%	0%	0%
Issue Ages 65+	2.5%	2.5%	2.5%

Top GA Commission Schedule for Medicare Supplement Products cont.

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	29%	4.5%	4.5%	1%
Issue Ages 80-85	23.5%	2.5%	2.5%	1.5%
Issue Ages 86+	14%	2%	2%	1%
Plan N – Open Enrollment or Underwritten				
Issue Ages 65-79	33%	12.5%	12.5%	1%
Issue Ages 80-85	25%	9%	9%	1.5%
Issue Ages 86+	15.5%	4.5%	4.5%	1%

Nebraska			
	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	21%	4.5%	1%
Issue Ages 80+	10.5%	1.75%	0%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	0%	0%	0%
Issue Ages 65-79	25%	6%	1%
Issue Ages 80+	12.5%	2.5%	0%

Ohio			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Open Enrollment or Underwritten Except Plan N			
Issue Ages 65-79	21%	6.5%	1%
Issue Ages 80-85	17.5%	4.5%	1.5%
Issue Ages 86+	10.5%	2%	1%
Plan N – Open Enrollment or Underwritten			
Issue Ages 65-79	25%	10.5%	1%
Issue Ages 80-85	19.5%	6.5%	1.5%
Issue Ages 86+	12.5%	3.5%	1%

Pennsylvania			
	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%	1%	0%
Issue Ages 65-79	21%	6.5%	1%
Issue Ages 80-85	17.5%	4.5%	1.5%
Issue Ages 86+	10.5%	2%	1%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	1%	1%	0%
Issue Ages 65-79	25%	10.5%	1%
Issue Ages 80-85	19.5%	6.5%	1.5%
Issue Ages 86+	12.5%	3.5%	1%

South Carolina			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Guaranteed Issue, Open Enrollment or Underwritten Except Plan N			
Issue Ages 65-79	17%	6.5%	1%
Issue Ages 80-85	13.5%	4.5%	1.5%
Issue Ages 86+	6.5%	2%	1%
Plan N – Guaranteed Issue, Open Enrollment or Underwritten			
Issue Ages 65-79	21%	10.5%	1%
Issue Ages 80-85	15.5%	6.5%	1.5%
Issue Ages 86+	8.5%	3.5%	1%

Top GA Commission Schedule for Medicare Supplement Products cont.

Tennessee			
	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	1.5%	0%	0%
Issue Ages 65-79	21%	6.5%	1%
Issue Ages 80-85	17.5%	4.5%	1.5%
Issue Ages 86+	10.5%	2%	1%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	1.5%	0%	0%
Issue Ages 65-79	25%	10.5%	1%
Issue Ages 80-85	19.5%	6.5%	1.5%
Issue Ages 86+	12.5%	3.5%	1%

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	13%	4%	1%
Issue Ages 80+	5.5%	1.5%	0%
Plan N – Open Enrollment, Underwritten or Underage Disability			
Issue Ages 0-64	0%	0%	0%
Issue Ages 65-79	17%	7%	1%
Issue Ages 80+	7.5%	3%	0%
All Plans – Special Enrollment Period			
All Ages	2.5%	2.5%	2.5%

Washington			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Guaranteed Issue, Open Enrollment, Special Enrollment Period or Underwritten			
All Ages	1%	1%	1%

Wisconsin			
	Policy Years 1-6	Policy Years 7-10	Policy Years 11+
All Plans – Guaranteed Issue, Open Enrollment or Underwritten			
Issue Ages 0-64	1%	1%	0%
Issue Ages 65–79	16%	5.5%	1%
Issue Ages 80-85	12%	4.25%	1.5%
Issue Ages 86+	5.5%	2%	1%

Top GA 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 Arizona, California, Delaware, Florida, Georgia, Illinois, Iowa, Kansas, Kentucky, Louisiana, Michigan, Missouri, Nebraska, Nevada, New Jersey, New Hampshire, North Carolina, Ohio, Pennsylvania, Tennessee, Texas, and Virginia will be paid a one-time flat rate of $25.00.
- 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.
- Michigan will pay $25.00 for the first three years of the policy.

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.
- Dental Rider will pay a one-time Commission rate of $25.00.

Top GA 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+
	60%	6%	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.

Top GA 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	53%	3.5%

Nevada		
Issue Ages:	Commission First Policy Year	Commission Policy Years 2+
18-89	16%	2.5%

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.
- Internal replacements will be paid at the renewal rate.

Top GA Commission Schedule for

Hospital Indemnity

EFFECTIVE DATE: October 1, 2025

(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, Nebraska, North Carolina, Oklahoma, Oregon, Pennsylvania, Tennessee, Texas, and Wisconsin				
	Commission First Policy Year	Commission Policy Years 2-6	Commission Policy Years 7-10	Commission Policy Years 11+
	55%	12%	6%	3%

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+
	46%	11%	6%	3%

Colorado, Minnesota and Washington				
	Commission First Policy Year	Commission Policy Years 2-6	Commission Policy Years 7-10	Commission Policy Years 11+
	39%	6%	3%	3%

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).

Top GA Commission Schedule for

First Diagnosis Cancer Products

EFFECTIVE DATE: June 1, 2026

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

Medico Insurance Company agrees to pay commissions as follows:

Idaho, Indiana, Maine, Montana, Nevada, Pennsylvania, Utah, and Wyoming			
Without Inflation Protection			
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+
18-79	50%	6%	3%
With Inflation Protection			
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+
18-79	57%	13%	5%

Washington			
Without Inflation Protection			
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+
18-79	33%	3%	3%
With Inflation Protection			
Issue Ages:	Commission First Policy Year	Commission Policy Years 2-10	Commission Policy Years 11+
18-79	42%	8%	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.

Top GA Commission Schedule for

Critical Illness Products

EFFECTIVE DATE: January 1, 2026
(This schedule applies to all business written on or after the effective date.)

Medico Insurance Company agrees to pay commissions as follows:

National		
	Commission First Policy Year	Commission Policy Years 2+
	60%	11%

Florida and Maryland		
	Commission First Policy Year	Commission Policy Years 2+
	60%	8%

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.
- All states are considered National unless listed as state specific.