

About Lumico Life Insurance Company

Lumico has an "A" rating by A.M. Best* - the leading rating agency of the insurance industry. "A" is excellent, and is the second highest of fifteen ratings that can be awarded. It means that Lumico is financially stable and secure. Lumico has a 50+ year track record helping insure individuals and families, and is part of Swiss Re, a global financial services organization.

*These ratings reflect claims paying ability but are not a guarantee of future performance.



Why using the Lumico e-Application makes sense

- Ability to **write business remotely** for those circumstances where you can't be face-to-face with your clients.
- **Faster** than paper applications. Submit applications in real time.
- More **accurate** than paper applications.
- **Omni-device support** including laptops, desktops and tablets.
- Always **up-to-date** forms and rates.
- Most **open enrollment applications are auto-approved** when submitted electronically.
- Choice of **voice and electronic signature options**.
- Applications are processed quickly, and **you get paid faster**.

For more informaton

Please contact your Integrity representative.



How to access Lumico's e-Application

Lumico's e-Application is available on the Medicare Supplement agent portal.

1. Access the portal by clicking on the following link:

<https://service.iasadmin.com/gateway/login.aspx?pp=pFDD&pn=YZ&y1tv0=n>

2. Use your Lumico Agent ID and Password to login.

3. Click the "e-App" button in the top left-hand corner and select "Create New e-Application".

Your choices are a whole lot clearer.

Choices should be clear, simple and easy to understand. And at Lumico Life Insurance Company, Medicare Supplements have never been clearer.

What your Medicare Supplement covers:

Medicare Part A - Hospital insurance

- Includes hospital inpatient and recovery care in skilled nursing facilities, hospice and home healthcare services.

Medicare Part B - Medical insurance

- Covers some medically necessary services from doctors and other healthcare providers, plus preventative services.

A clear value

- Lower out of pocket costs
- Instant coverage - no waiting period
- Guaranteed renewable
- No provider restrictions

Benefits	Plan A	Plan F	Plan G	Plan N
Basic benefits (including hospice)	✓	✓	✓	✓
Part B coinsurance	✓	✓	✓	✓
Part A deductible		✓	✓	✓
Skilled nursing facility coinsurance		✓	✓	✓
Foreign travel emergency		✓	✓	✓
Part B excess charges		✓	✓	
Part B deductible		✓		

Plan availability varies by state. Premium and benefits vary by plan selected. Please refer to the Outline of Coverage your agent provided.

Competitive advantage

- We offer some of the lowest rates among our competitors
- Pay a lower price today, with more predictive rate changes in the future
- Affordable premiums to help meet your financial planning needs

About Lumico Life Insurance Company

Lumico has an "A" rating by A.M. Best* - the leading rating agency of the insurance industry. "A" is excellent, and is the second highest of fifteen ratings that can be awarded. It means that Lumico is financially stable and secure. Lumico has a 50+ year track record helping insure individuals and families, and is part of Swiss Re, a global financial services organization.

*These ratings reflect claims paying ability but are not a guarantee of future performance.

Policy form numbers LUM-MSF-I-2018, LUM-MSG-I-2018, LUM-MSA-I-2018, LUM-MSN-I-2018, et al. Lumico is not connected with or endorsed by the U.S. Government or the federal Medicare program. This is a solicitation of insurance and a licensed insurance agent/producer may contact you. Please contact your Account Manager for state-specific versions, available in: KS, MD, OH, OR, PA, TX and WI.