

Purchase Amigo Medical!

What is the Amigo Short Term Medical Plan?

The Amigo Short Term Medical Plan provides affordable temporary health insurance to protect you and your family. If you are in transition and without health insurance you need a friend that you can rely on to pay the costs associated with an accident or injury.

With Amigo Medical you're in control. You get to choose your deductible, coinsurance, maximum coverage amount, and the exact length of coverage you require. You also have the freedom to receive treatment from doctors and hospitals of your choice without incurring out-of-network penalties. Amigo Medical allows you to pursue your dreams without the worry of facing potentially high out-of-pocket expenses that can occur from unexpected medical conditions.

Amigo Medical is ideal for:

- Individuals transitioning between jobs
- College students or recent graduates
- Individuals looking for an affordable substitute for COBRA
- New employees waiting for their coverage to begin
- Individuals not yet eligible for Medicare coverage

How Amigo Medical Coverage Works

Plan benefits are subject to the deductible and coinsurance with the exception of visits to an urgent care center. The deductible is waived when you receive care at an urgent care center, and instead you pay a \$50 copay, after which coinsurance applies. An urgent care center means a facility separate from a hospital emergency department where patients can be immediately treated for injury or sickness on a walk-in basis without an appointment.

Choice of Plan Options	
Length of Coverage	Up to 6 or 12 months Purchase in full or make monthly payments
Deductible Amount you pay toward covered expenses before the plan pays benefits	\$250, \$500, \$1,000, \$2,500, \$5,000, or \$7,500 A maximum of 3 deductibles is required per family
Coinsurance Percentage of eligible expenses the plan pays after the deductible	80% or 50% of the next \$5,000 of eligible expenses
Coverage Period Maximum The maximum amount the plan pays	\$1 million or \$2 million

Amigo Medical covers the following expenses:

After you satisfy your deductible, Amigo Medical will begin paying eligible expenses according to the coinsurance you select and up to the coverage period maximum that you choose. Benefits are based on Usual and Customary charges of the geographical area in which charges are incurred.

- Inpatient and outpatient charges made by a hospital, including inpatient prescription drugs
- Charges incurred at an urgent care center after a \$50 copay
- Charges made by a physician, surgeon, radiologist, anesthesiologist, and any other medical specialist to whom the physician has referred the case
- Charges made for dressings, sutures, casts or other supplies prescribed by the attending physician or specialist, but excluding nebulizers, oxygen tanks, diabetic supplies and all devices for repeat use at home
- Charges for diagnostic testing using radiology, ultrasonographic or laboratory services
- Charges for oxygen and other gases and anesthetics and their administration
- Charges made by a licensed extended care facility upon direct transfer from an acute care hospital
- Emergency local ambulance transport in connection with injury or sickness resulting in inpatient hospitalization
- Expenses related to complications of pregnancy
- Charges for physical therapy that is prescribed in advance by a physician in relation to a covered injury or sickness

Limits apply to all benefits. Please see the certificate for a complete listing of benefits, limits, and exclusions.



Amigo Medical does not cover:

- Services related to pregnancy, except for complications of pregnancy, or conception
- Weight modification, cosmetic surgery, and treatment of varicose veins
- Dental, vision and hearing exams and treatment
- Routine physical exams, preventative care, and immunizations unless mandated by applicable state law. Refer to certificate of coverage upon issue
- Substance abuse and alcoholism
- Speech, occupational, and sleep therapy as well as acupuncture and holistic care of any nature
- Organ or tissue transplants
- Spinal manipulation or adjustment
- Chronic fatigue or pain disorders
- Allergies, except for emergency treatment of allergic reactions
- Treatment of joints, spine, bones or connective tissue, unless related to a covered injury
- Over-the-counter medications and outpatient prescription drugs
- Charges that are not incurred during the coverage period
- Experimental or investigational services
- Services that are not medically necessary or that exceed usual and customary charges
- Expenses during the first 6 months after the effective date for (subject to all other coverage provisions, including the pre-existing condition limitation): a. Total or partial hysterectomy, unless it is medically necessary due to a diagnosis of carcinoma; b. Tonsillectomy; c. Adenoidectomy; d. Repair of deviated nasal septum or any type of surgery involving the sinus; e. Myringotomy; f. Tympanotomy; g. Herniorrhaphy; or h. Cholecystectomy

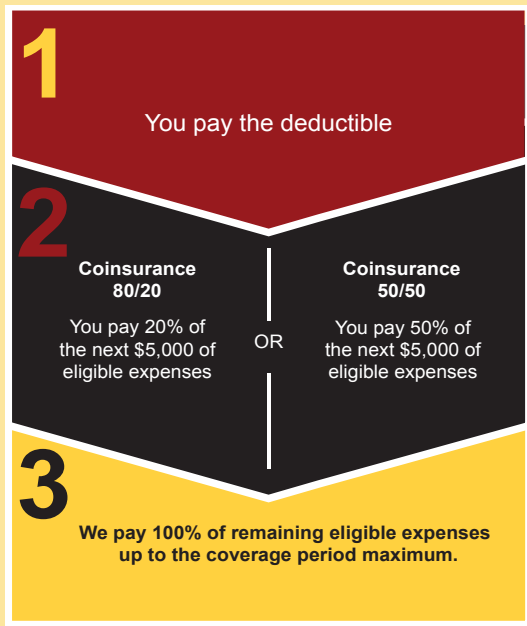
Pre-existing Conditions

Amigo Medical excludes coverage for pre-existing conditions. Pre-existing refers to conditions for which you received medical treatment, diagnosis, care, or advice within a specific number of months immediately preceding your effective date. The pre-ex period will vary depending on the state in which Amigo Medical is purchased. This exclusion does not apply to a newborn or newly adopted child who is added to coverage.

Waiting Period

When coverage is purchased within 3 days of the effective date, you will only be entitled to receive benefits for sicknesses that begin, by occurrence of symptoms and/or receipt of treatment, at least 72 hours following the effective date. This waiting period does not affect benefits for injuries.

This is a partial list of exclusions and limitations. Please see the Certificate of Insurance for detailed information about these and other plan exclusions and limitations. Benefits, provisions, limitations and exclusions may vary by state.



Purchasing Amigo Medical

To purchase Amigo Medical, contact the sales representative listed on the back of this brochure or, if applicable, complete the attached application. Amigo Medical applications may be submitted via mail, fax or online. Contact your sales representative for details.

If you apply online, your initial payment must be made by credit card (Visa, American Express, Discover or MasterCard). If application is by mail, you may submit premium via personal check or credit card. Payment options include Single Up-front or Monthly payments. There is a small fee when choosing to pay monthly, and monthly premium payments are payable by credit card only.

Amigo Medical Eligibility

You are eligible to apply for Amigo Medical if you are aged 2 through 64, and you meet the following requirements:

- you are not pregnant or, if requesting dependent coverage, not an expectant father or planning on adopting;
- you will not be covered by other medical insurance at time of requested effective date;
- you are not a member of the armed forces of any country, state or international organization, other than on reserve duty for 30 days or less; and
- you are able to answer “no” to the medical questions on the application

Your spouse under age 65 and dependents under age 19 are also eligible for coverage, provided they meet the same requirements. Unmarried children under the age of 25 may also be included as a covered dependent if enrolled full-time in an accredited school or college.

Coverage Effective Date

For applications received online, by e-mail, or by fax, your coverage becomes effective at 12:01am* on the date following the date we receive your completed application provided payment has been received. For applications submitted by mail, your effective date is 12:01am* on the postmark date of your completed application or 12:01am* on the requested effective date, whichever is later, provided payment has been received. Your requested effective date must be within 45 days from the date you signed the application form.

*Times expressed are based on the geographical area where the certificate holder resides.

Purchasing an Additional Plan

Amigo Medical is not renewable, but if your temporary insurance need continues beyond the coverage period purchased, you may apply for a new plan as long as you have not had more than two Amigo Short Term Medical Plans during the past 12 months. Additional purchase may not be available in some states.

Amigo Medical excludes coverage for pre-existing conditions. Pre-existing refers to conditions for which you received medical treatment, diagnosis, care, or advice within a specific number of months immediately preceding your effective date. The pre-ex period will vary depending on the state in which Amigo Medical is purchased. Any subsequent plan purchased is subject to the same provision; therefore, any condition or symptom prior to the effective date of the subsequent plan, even if covered on the preceding plan, will not be covered.

Free Look Period

If you are not 100% satisfied with Amigo Medical, return the certificate to HCC Life within 10 days of receipt with a written request for cancellation. Coverage will be cancelled as of the effective date. No questions asked! After the 10 day free look, the premiums will not be refunded. The administrative fee is non-refundable.

About the Insurer

Amigo Medical is insured by HCC Life Insurance Company, which has been an industry leader in medical stop loss and excess lines coverage for more than 30 years. HCC Life, an Indiana domiciled insurer, has offices in Atlanta, Boston, Dallas, Indianapolis & Minneapolis and writes over \$750 million dollars in premium annually. HCC Life Insurance Company is rated an A+ (Superior) for financial strength by A.M. Best Company ratings services. All HCC Life products are backed by the financial stability of our parent company, HCC Insurance Holdings, Inc. (NYSE: HCC).

HCC Life HealthCare Options, a division of HCC Life Insurance Company, offers Amigo Medical. Headquartered in Indianapolis, Indiana, HCC Life HealthCare Options has a team of claims specialists, medical professionals and service representatives available 24 hours a day, 7 days a week to answer your questions and respond to your needs promptly and compassionately.

Consumer Benefits of America

The Amigo Short Term Medical Plan is available only to members of the Consumer Benefits of America Association. Membership in the association will entitle you to discounts of up to 40% off regular retail prices on most short-term and long-term prescription drugs. Discounts are available from over 63,000 participating pharmacy providers nationwide or by mail service. If you are not already a member, enrollment in the association is easy. Details about this membership benefit accompany your Amigo Medical insurance documents.

Privacy Policy

HCC Life Insurance Company respects individual privacy and values the confidence of its customers, employees, consumers, business associates, and others. Please contact us or visit our website to obtain a full version of our Privacy Policy.

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Amigo
Short Term Medical Plan



Amigo Medical Plan

- Affordable short-term health insurance
- Coverage periods of up to 6 or 12 months
- Next day coverage available
- Fast, secure, easy online application



HCC LIFE
INSURANCE COMPANY