

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. You should consider purchasing Amigo if you are concerned about protecting yourself from the potentially high medical costs associated with an unexpected accident or injury.

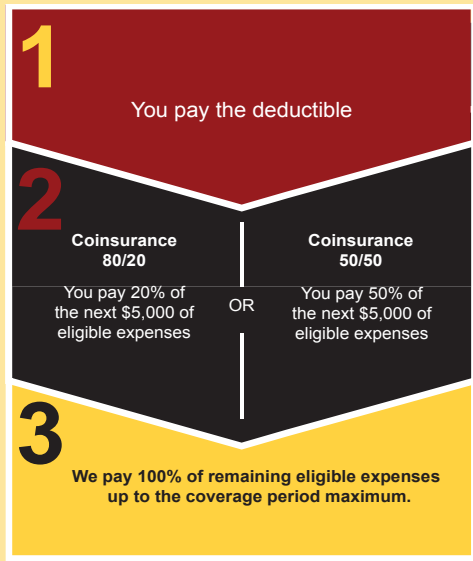
With Amigo Medical you're in control. You get to choose your deductible, coinsurance, maximum coverage amount, and the exact length of coverage. You also have the freedom to receive treatment from doctors and hospitals of your choice without incurring out-of-network penalties. Amigo Medical gives you peace of mind by relieving some of your financial worry in the event of an unexpected medical condition.

Amigo Medical is appropriate for:

- Individuals waiting for approval of major medical coverage
- Individuals transitioning between jobs
- College students or recent graduates
- Individuals no longer eligible on parents' plan due to age or status
- Individuals looking for an affordable substitute for COBRA
- New employees waiting for group 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 co-payment, 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.



2

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 co-pay
- 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.

3



Amigo Medical does not cover:

The Amigo Short term Medical Plan does not cover: pre-existing conditions* (including those not inquired about on the enrollment form); preventive or wellness doctor visits; dental or optical treatments; routine physical exams; normal pregnancy or childbirth; well child care; interscholastic and intercollegiate sports injuries; over-the-counter medications and outpatient prescription drugs; expenses incurred outside the United States, its possessions or territories, or Canada.

The following conditions are also excluded: varicose veins, substance abuse and alcoholism, chronic fatigue or pain disorders, and allergies, except for emergency treatment of allergic reactions. Expenses during the first 6 months after the effective date are excluded 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 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 for detailed information about these and other plan exclusions and limitations. Benefits, provisions, limitations and exclusions may vary by state.

4

Purchasing Amigo Medical

To purchase Amigo Medical, complete an enrollment form. If you do not have an enrollment form, contact the distributor listed on the back of this brochure. Amigo Medical enrollment forms may be submitted via mail, fax or online. Contact the distributor listed on the back of this brochure for additional details.

If you apply online, your initial payment must be made by credit card (Visa, American Express, Discover or MasterCard). If enrollment is by mail, you may submit premium via personal check or credit card. Payment options include single up-front or monthly payments. If you choose to pay monthly, a small administrative fee will apply to each payment, and monthly premium payments are payable by credit card only.

Amigo Medical Eligibility

You are eligible to apply for Amigo Medical if you are age 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 enrollment form

Your spouse under age 65 and dependents under age 19 are also eligible for coverage, provided they meet the same requirements. Unmarried children under age 25 may also be included as a covered dependent if enrolled full-time in an accredited school or college. Eligibility for children ages 19 through 25 may vary by state. In order to receive coverage, applicant may be required to enroll in the Consumer Benefits of America Association.

Coverage Effective Date

For enrollment forms 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 enrollment form provided payment has been received. For enrollment forms submitted by mail, your effective date is 12:01am* on the postmark date of your completed enrollment form 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 enrollment form.

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

Free Look Period

If you are not 100% satisfied with Amigo Medical, return the certificate along with a written request for cancellation 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.

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.

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 ‘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

In most states, 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 many short-term and long-term prescription drugs. Discounts are available from over 63,000 participating pharmacy providers nationwide or by mail service. When applicable, details about this membership benefit accompany 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.

Underwritten By:

HCC Life Insurance Company
251 N. Illinois Street, Suite 600
Indianapolis, IN 46204

Marketed By:
All Aboard Benefits

All Aboard Benefits
6162 E. Mockingbird Ln. Suite 104
Dallas, Texas 75214
1-800-462-2322
www.allaboardbenefits.com

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 enrollment



HCC LIFE
INSURANCE COMPANY