

Purchasing an Amigo Short Term Medical Plan

There are several ways to purchase Amigo Medical. Just complete the required application and send it to your professional insurance agent.

If you enroll online, your initial payment must be made by credit card (Visa, American Express, Discover or MasterCard). If your enrollment is by mail, you may use a personal check or credit card. The plan may be prepaid, or you may choose to pay monthly using a credit card for a small fee. The monthly billing option requires payment by credit card.

Amigo Short Term Medical Plan Eligibility

If you are age 18 through 64, you are eligible if you meet the following requirements:

- you are not pregnant or, if requesting dependent coverage, not an expectant father or planning on adopting;
- you are not covered under other medical insurance;
- 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 submit an application on which you may answer “no” to the medical questions.

Your spouse under age 65 and dependents under age 19 are also eligible for coverage, provided they meet the same requirements.

Coverage Effective Date

Your coverage becomes effective at 12:01am* on the date following the date we receive your completed application and payment or 12:01am* on the date you request on your application, whichever is later. Your requested effective date must be within 30 days from the date you signed the application 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 to MNU 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 application 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.

Preexisting conditions are not covered by Amigo Medical. A preexisting condition is a condition for which you received medical treatment, diagnosis, care or advice within the 60 months immediately preceding the effective date of the plan. 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.

About the Plan Administrator

MultiNational Underwriters®, headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide. As the flagship company of the Noel Group, we benefit from the experience of a corporate leadership team that provides health and travel insurance to over 6 million individuals a year. Our claims specialists, medical professionals and client relations specialists are available 24 hours a day, 7 days a week to answer your questions and respond to your needs. Whether you need to find a provider or have a question about your plan, you will find our service team to be prompt, compassionate, and highly professional.

MultiNational Underwriters® respects individual privacy and values the confidence of its customers, employees, consumers, business associates, and others. Please contact us or visit our website (www.amigomedical.com) to obtain a full version of our Privacy Policy.

About the Insurer

Companion Life Insurance Company has specialized in employee benefits for more than 35 years, marketing insurance products in 45 states and the District of Columbia. The mission of Companion Life Insurance Company is to be a well-managed, customer-focused organization acting in the best interests of its policyholders and marketing partners while operating on a financially sound, growing and diversified basis. Companion Life has earned an A.M. Best rating of A+ (Superior).

USA Savers Association

The Amigo Short Term Medical Plan is available only to members of the USA Savers Association. Membership in the association will offer you excellent discounts on most short-term and long-term prescription drugs. Discounts are available at over 52,000 national and regional pharmacy chains as well as through USA Savers' mail order service. If you are not already a member, enrollment in the association is easy. Details about this membership benefit will be sent to you following your enrollment in Amigo Medical. Pharmacy discounts are not insurance, and are not intended as a substitute for insurance; these discounts are offered complimentary with association membership.

Underwritten By:



Companion Life Insurance Company
PO Box 100102
Columbia, South Carolina 29202-3102
Phone: 1-800-753-0404

Distributed By:



Amigo Medical Plan

- Affordable short-term health insurance
- Coverage periods up to 12 months
- Immediate coverage available
- Fast, secure, easy online application



MultiNational
Underwriters®
A Noel Group Company

Contact your agent today!

What is the Amigo Short Term Medical Plan?

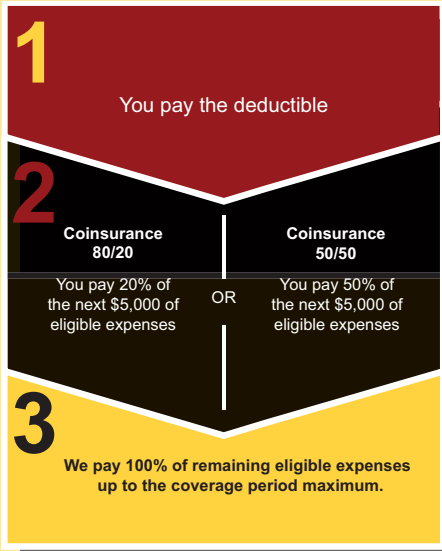
The Amigo Short Term Medical Plan is a temporary health insurance program that understands the needs of recent graduates, the self-employed and many other individuals and families who lack adequate coverage. If you are in transition and without health insurance you need a friend that will respond if you have an injury or illness. With Amigo Medical, you can choose from a range of deductibles, select the exact length of coverage you require, and receive treatment from the doctors and hospitals of your choice. Amigo Medical frees you to pursue your dreams without the worry of facing high out-of-pocket expenses caused by a medical condition. Choose Amigo Medical today and embrace the future with a friend at your side.

Amigo Short Term Medical Plan 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 Short Term Medical Plan Coverage Works

All benefits are subject to the deductible and coinsurance, except urgent care center expenses are subject to co-payment and coinsurance. Limits apply to all benefits. Please see the certificate for a complete listing of benefits, limits, and exclusions.



Choice of Plan Options	
Length of Coverage	6 month plan or 12 month plan 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%
Coverage Period Maximum The maximum amount the plan pays	\$1 million or \$2 million

The Amigo Short Term Medical Plan covers the following expenses:

After the deductible amount you selected has been met, the plan will pay eligible expenses according to the coinsurance selected up to the maximum of your certificate, per covered person, per coverage period. Benefits are based on usual and customary charges of the geographical area in which the charges are incurred.

- Inpatient and outpatient charges made by a hospital, including inpatient prescription drugs
- Charges incurred at an urgent care center (except for co-payment)
- 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



The Amigo Short Term Medical Plan does not cover:

- 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. Hernioplasty; or h. Cholecystectomy
- 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
- 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

Pre-existing Conditions

Charges resulting directly or indirectly from a condition for which you received medical treatment, diagnosis, care or advice within the 60 months immediately preceding your effective date are excluded. This exclusion does not apply to a newborn or newly adopted child who is added to coverage.

Waiting Period

If coverage was purchased within 3 days of the effective date, then in respect to sickness, 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 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.