



Consumer's Choice/USA™

You Have A Choice!

The Medical Benefit Plan for Individuals & Families Who:

- ▼ Cannot afford a traditional major medical plan
- ▼ Cannot medically qualify for a major medical plan
- ▼ Have a high deductible major medical plan and are looking for a benefit “bridge” that fills in the gap
- ▼ Wish to supplement existing group or individual medical coverage

It's Easy!

- ▼ Easy yes/no application
- ▼ Easy-to-understand coverage
- ▼ Easy-to-use benefits
- ▼ Easy-to-use web access
- ▼ Easy payment methods

Consumer's Choice/USA™ includes a variety of insurance benefits, discount access benefit programs and other association benefits.

Featuring:

- ▼ First-dollar Hospital Indemnity Benefit
- ▼ YOUR CHOICE:
 - \$500/day or \$1,000/day up to 30 days per calendar year
- ▼ Medical provider discounts through a national provider network
- ▼ Doctor office visit and outpatient benefit
- ▼ Prescription drug plan
- ▼ National dental discount network
- ▼ Emergency medical transportation benefit
- ▼ WorldDoc online medical resource
- ▼ Discounts on Vision, Hearing & Vitamins
- ▼ Quarterly newsletter
- ▼ Optional “PLUS” benefits expand your coverage:
 - “Best Doctors®” Medical Services
 - 3-Tier Prescription Plan
 - \$5,000 Accident Medical coverage
 - \$2,000 AD&D coverage

Consumer's Choice/USA™ is a product of America's Health Care Benefit Plan, LLC, provided through America's Health Care Consumer Association, a not-for-profit national organization. Consumer's Choice/USA™ and its benefit providers are not affiliated with or endorsed by any federal or state agencies, Medicare, Medicaid or the Social Security Administration. Benefits and providers are subject to change, and programs are not available in all states and may vary in some states. All benefits are subject to plan exclusions and limitations.

See plan details or visit our website at www.consumers-choice-usa.com.



Consumer's Choice/USA™

MEDICAL PLAN HIGHLIGHTS

To help you manage and budget your medical expenses, the Consumer's Choice/USA™ plan features:

- ▼ a nationwide health care provider network
- ▼ first-dollar Hospital Indemnity plan including outpatient benefits

Consumer's Choice/USA™ is designed to maximize your benefits and save you money when you utilize physicians and medical facilities that are part of the national CCN® Network of over 390,000 hospitals and physicians across the country. However, your insurance benefits can be used with any medical provider.

- ▼ **Simplified Underwriting** – Applying for coverage is simple. You'll know automatically if you're eligible to participate.
- ▼ **No Deductibles, Copays or Coinsurance** – The Consumer's Choice/USA™ benefit plan is simple to understand. Benefit reimbursements are fixed and annual maximums are simply stated so you know which benefit payments may apply.
- ▼ **Peace of Mind** – Finally, a program that makes sense.

All Benefits are Subject to Exclusions and Limitations.

Medical Insurance Benefit Description

Medical insurance benefits are one of the components of the Consumer's Choice/USA™ package. These benefits are underwritten by Companion Life Insurance Company and include:

FIRST-DOLLAR HOSPITAL INDEMNITY BENEFIT

Your CHOICE: \$500/day (GOLD plans) or \$1,000/day (PLATINUM plans) – for up to 30 days maximum benefit per person per calendar year. This benefit begins the first day of a covered hospital confinement – no elimination period, no deductible, no copay or coinsurance. Simple to understand, so you know what your plan will pay before you ever go to the hospital.

OUTPATIENT PHYSICIAN OFFICE VISIT BENEFIT

\$25 benefit paid per visit, up to a maximum of 4 visits per person per calendar year.

OTHER OUTPATIENT CARE AND SURGICAL CARE BENEFIT

\$25 benefit paid per visit, up to a maximum of 2 visits combined per person per calendar year for:

- ▼ Outpatient Diagnostic X-ray and Laboratory
- ▼ Surgical Services and Anesthesia

12-month pre-existing condition limitation for hospital confinement benefits. No pre-existing condition waiting period for outpatient benefits. Benefits are subject to change, may vary by state and are subject to the plan's exclusions and limitations (consult the certificate of coverage for details or see the section of this material titled "Medical Insurance Benefits Exclusions and Limitations").

MEDICAL SERVICES DISCOUNTS THROUGH CCN

Consumer's Choice/USA™ includes access to the national CCN® Network of health care providers. The CCN® Network is one of the nation's largest networks of health care providers, including doctors, hospitals and ancillary providers. It includes:

- ▼ Over 390,000 providers
- ▼ Locations in all 50 states

HOW TO MAXIMIZE YOUR SAVINGS:

Discounts are made simple!

- ▼ Consumer's Choice/USA™ members present their ID card (Outpatient care providers may collect up to \$20 at the time of visit.)
- ▼ Claims/medical discounts are electronically repriced
- ▼ Members receive an explanation of benefits (EOB)
- ▼ CCN-negotiated discounted rates only apply as long as the discounted bill is paid within 30 days from the date of the claim explanation of benefits (EOB). Your payment to the provider can be from insurance proceeds, your credit card or other accepted payment methods.

NOTE:

Companion Life Insurance Company does not endorse, nor is there any affiliation with the other programs, discounts, vendors, and benefits described herein for the Consumer's Choice/USA™ program or America's Health Care Consumer Association.

CCN is not affiliated with Companion Life nor does the medical benefit underwritten by Companion Life contain a PPO benefit provision.

CCN is a registered service mark of First Health Group Corp.

The Choice Is Yours!

Consumer's Choice/USA™ offers you four different plans – so you can select the one that fits your personal needs and meets your budget.



OUR MOST ECONOMICAL PLAN

GOLD Plan

Medical plan underwritten by Companion Life:

- ▼ Hospital Indemnity Benefit: \$500/day (up to 30 days maximum per calendar year)
- ▼ Doctor office and outpatient visit benefit

Additional benefits provided to Consumer's Choice/USA™ members by America's Health Care Consumer Association:

- ▼ Medical access through the CCN® Network
- ▼ Express Scripts® prescription discount
- ▼ National dental discount network
- ▼ Emergency Medical Transportation benefit
- ▼ WorldDoc Online Medical Resource
- ▼ Discounts on Vision, Hearing, Vitamins
- ▼ Medical Emergency Card
- ▼ Quarterly newsletter

OUR MOST POPULAR FAMILY PLAN

GOLD PLUS Plan

Medical plan underwritten by Companion Life:

- ▼ Hospital Indemnity Benefit: \$500/day (up to 30 days maximum per calendar year)
- ▼ Doctor office and outpatient visit benefit

Additional benefits provided to Consumer's Choice/USA™ members by America's Health Care Consumer Association:

- ▼ Medical access through the CCN® Network
- ▼ National dental discount network
- ▼ Emergency Medical Transportation benefit
- ▼ WorldDoc Online Medical Resource
- ▼ Discounts on Vision, Hearing, Vitamins
- ▼ Medical Emergency Card
- ▼ Quarterly newsletter

PLUS:

- ▼ \$5,000 Accident Medical benefit
- ▼ \$2,000 Accidental Death & Dismemberment benefit
- ▼ "Best Doctors®" Medical Services
- ▼ 3-Tier Prescription Plan – Doctor's Select Rx (in place of GOLD prescription benefit)

Consumer's Choice/USA™ offers you four different plans – so you can select the one that fits your personal needs and meets your budget.



OUR MOST POPULAR INDIVIDUAL PLAN

PLATINUM Plan

Medical plan underwritten by Companion Life:

- ▼ Hospital Indemnity Benefit: \$1,000/day (up to 30 days maximum per calendar year)
- ▼ Doctor office and outpatient visit benefit

Additional benefits provided to Consumer's Choice/USA™ members by America's Health Care Consumer Association:

- ▼ Medical access through the CCN® Network
- ▼ Express Scripts® prescription discount
- ▼ National dental discount network
- ▼ Emergency Medical Transportation benefit
- ▼ WorldDoc Online Medical Resource
- ▼ Discounts on Vision, Hearing, Vitamins
- ▼ Medical Emergency Card
- ▼ Quarterly newsletter

PLATINUM PLUS Plan

Medical plan underwritten by Companion Life:

- ▼ Hospital Indemnity Benefit: \$1,000/day (up to 30 days maximum per calendar year)
- ▼ Doctor office and outpatient visit benefit

Additional benefits provided to Consumer's Choice/USA™ members by America's Health Care Consumer Association:

- ▼ Medical access through the CCN® Network
- ▼ National dental discount network
- ▼ Emergency Medical Transportation benefit
- ▼ WorldDoc Online Medical Resource
- ▼ Discounts on Vision, Hearing, Vitamins
- ▼ Medical Emergency Card
- ▼ Quarterly newsletter

PLUS:

- ▼ \$5,000 Accident Medical benefit
- ▼ \$2,000 Accidental Death & Dismemberment benefit
- ▼ "Best Doctors®" Medical Services
- ▼ 3-Tier Prescription Plan – Doctor's Select Rx (in place of PLATINUM prescription benefit)

You Have a Choice!

All four plans available for:

- Individual OR
- Individual + 1 Family Member OR
- All Family Members

Easy Website Access:

- Provides you information on all your benefits.

Easy Payment Methods:

- Monthly Bank Draft
- Credit Card (MasterCard or Visa)
- Group (list) billing – for 5 or more participants (Available in AK, AR, AZ, DE, IL, LA, MI, MO, NV, OH, OK, SC, and TX only)

ADDITIONAL BENEFITS

In addition to the medical plan benefits and medical network discounts, Consumer's Choice/USA™ provides the following benefits for its members:

GOLD & PLATINUM



Dental Network Discounts

The deneX dental network offers you discounts of 10%-50% on dental services at more than 50,000 dental providers across the nation.



Emergency Medical Transportation

Through Consumer's Choice/USA™ membership, you automatically qualify for emergency transportation for accidents or illnesses that, when medically necessary, require transportation to a medical facility more than 100 miles away.

- ▼ Companion transportation
- ▼ Lodging up to 30 days for companion
- ▼ Ambulance to and from airport/heliport

Transfer must be coordinated and medically approved through Consumer's Choice/USA™.



WorldDoc Online Medical Resource

This priceless member benefit helps you make better health decisions and avoid unnecessary treatments. It includes:

- ▼ Cyberfile, a personal health record, to help you maintain and update your medical history – and access it from anywhere at any time!
- ▼ Personal Evaluation System™ to help you evaluate your symptoms and link them to the most probable conditions.

WorldDoc services were created by a team of board-certified doctors in 20 specialties. The medical information covers over 90% of common medical conditions. WorldDoc is designed to provide quick answers to such health related questions as "What might I have?" and "What should I do?" It's simple, easy to use, and confidential.



Prescription Drug Discount Program

Through Express Scripts®, you can receive discounts of up to 25% on medications at any of more than 50,000 participating pharmacies.



Vision Purchase Discounts

Save up to 50%! Choose from over 9,000 providers nationwide, including independent vision stores and chains.

- ▼ Frames
- ▼ Lenses
- ▼ Contact Lenses
- ▼ Sunglasses



Hearing Discounts

Save up to \$500! Discounts on hearing aids, accessories and maintenance.



Vitamins

Save on mail order purchases of vitamins and nutritional supplements.



Medical Emergency Card

Carry your medical profile on this handy card. Always available in emergencies.



Quarterly Newsletter

Consumer's Choice/USA™ will help you save even more with your plan benefits by keeping you updated each quarter!

"PLUS" PLAN BENEFITS



The "PLUS" of Consumer's Choice/USA™ expands your benefits:

GOLD PLUS & PLATINUM PLUS

All of the benefits listed for GOLD and PLATINUM, PLUS:



Best Doctors® Medical Services*

As a PLUS member, you can be referred to 50,000 of the leading medical specialists in over 400 subspecialties of medicine. This benefit provides you the following services:

- ▼ InterConsultation™ – a high-level second opinion—without leaving home – to confirm diagnosis and treatment.
- ▼ "FindBestDoc™" – assistance in locating doctors in your area who have been identified as "best" by their peers to treat specific medical conditions, and who participate in the CCN® Network whenever possible.
- ▼ "FindBestCare®" – arranging access to hospitals and treatment.
- ▼ There are no limits to how often you can use the Best Doctors services.



3-Tier Prescription Drug Plan – Doctor's Select Rx**

(in place of GOLD and PLATINUM benefit)

- ▼ Tier 1 – You pay no more than \$10
- ▼ Tier 2 – You pay no more than \$20
- ▼ Over 2,600 prescriptions on Tier 1 & 2 Generic and Brand list
- ▼ Tier 3 – Save up to 35%
- ▼ Accepted at over 50,000 pharmacies nationwide, including Wal-Mart, Walgreens, Target, Winn Dixie and Kroger
- ▼ Domestic and Canadian mail order program – SAVE an average of 40%!
- ▼ Excellent savings on diabetic supplies, too!



\$5,000 Accident Medical Coverage

For injuries from any one accident, pays up to \$5,000 for medical services not covered by other insurance (after \$100 deductible) for each covered person. Use any doctor or facility. Pays directly to you unless you assign benefits.



\$2,000 Accidental Death & Dismemberment Coverage

Coverage 24 hours a day, everywhere you go. Applies to each covered person.

Benefits and providers are subject to change, and programs may vary in some states.

**Best Doctors, InterConsultation, FindBestDoc and FindBestCare are trademarks or registered trademarks of Best Doctors, Inc. in the United States and other countries and are used under license.*

***Doctors Select Rx Plan may not include all drugs. Maximum 30-day supply on Tier 1 & 2. Drugs are subject to be added or deleted without notice. A nominal handling fee may apply. This is not insurance.*

Medical Insurance Benefits Exclusions and Limitations

The Consumer's Choice/USA™ Medical Benefits (First-dollar Hospital Indemnity Benefit, Outpatient Physician Office Visit Benefit and other Outpatient Care and Surgical Care Benefits – underwritten by Companion Life Insurance Company) include the following exclusions and limitations:

With respect to all of the benefits provided under the Policy, no benefits will be payable as the result of:

- (a) suicide or any attempt thereat, while sane;
- (b) any intentionally self-inflicted injury or Sickness;
- (c) rest care or rehabilitative care and treatment;
- (d) cosmetic surgery or care or treatment solely for cosmetic purposes, or complications therefrom. This exclusion does not apply to cosmetic surgery resulting from a covered Accident if initial treatment of the Covered Person is begun within 12 months of the date of the Accident;
- (e) immunization shots and routine examinations such as: health exams; periodic check-ups; pre-marital exams; and routine physicals;
- (f) routine newborn care, including routine nursery charges;
- (g) voluntary abortion, except with respect to the Insured or covered Dependent spouse: (1) where such person's life would be endangered if the fetus were carried to term; or (2) where medical complications have arisen from an abortion;
- (h) normal pregnancy, except for Complications of Pregnancy;
- (i) the treatment of:
 - (1) mental illness;
 - (2) functional or organic nervous disorder, regardless of cause;
 - (3) alcohol abuse;
 - (4) drug use, unless such drugs were taken on the advice of a Physician and taken as prescribed for more than 10 days in any Calendar Year, with respect to payment of the Daily In-Hospital Indemnity Benefit;
- (j) participation in a riot, civil commotion, civil disobedience, or unlawful assembly. This does not include a loss which occurs while acting in a lawful manner within the scope of authority;
- (k) committing, attempting to commit, or taking part in a felony or assault, or engaging in an illegal occupation;
- (l) participation in a contest of speed in power driven vehicles, parachuting, parasailing, bungee-jumping, or hang gliding;
- (m) air travel, except:
 - (1) as a fare-paying passenger on a commercial airline on a regularly scheduled route; or
 - (2) as a passenger for transportation only and not as a pilot or crew member;
- (n) any Accident occurring as a result of the Covered Person being intoxicated (where the blood alcohol content meets the legal presumption of intoxication under the law of the state where the Accident took place);
- (o) sex changes;
- (p) experimental treatments or surgery;
- (q) the reversal of tubal ligation and vasectomies;

- (r) artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications, or Physician's services, unless required by law;
- (s) treatment of exogenous obesity or weight control;
- (t) an act of war, whether declared or undeclared, or while performing police duty as a member of any military or naval organization. This exclusion includes Accident sustained or Sickness contracted while in the service of any military, naval or air force of any country engaged in war. The Company will refund the pro rata unearned premium for any such period the Covered Person is not covered;
- (u) accident or sickness arising out of and in the course of any occupation for compensation, wage or profit. Expenses which are payable under Occupational Disease Law or similar law, whether or not application for such benefits have been made;
- (v) Pre-Existing Conditions, except as described in the Schedule; or
- (w) air or ground ambulance service.

In addition to the Exclusions and Limitations for all coverages, the following are not covered under the Out-patient Physician Office Visit Indemnity Benefit and the Outpatient Diagnostic X-Ray and Laboratory Indemnity Benefit:

- (a) visits made, examinations given, or x-rays or laboratory tests performed as an in-patient while Confined to a Hospital;
- (b) routine eye examinations or fitting of glasses;
- (c) fitting of hearing aids;
- (d) dental examinations or dental care other than expenses resulting from accidental injury; and
- (e) benefits which are provided under any other part of the Policy.

Please note: Any other America's Health Care Consumer Association or America's Health Care Benefit Plan insurance coverage, discount coverage programs, provider network access discount arrangements, or association membership benefits described herein, or elsewhere, are not affiliated with, nor endorsed by Companion Life.



BENEFIT & SERVICE PROVIDERS:

Consumer's Choice/USA™ features a number of benefit and service providers, including:

- ▼ Hospital indemnity, doctor visit and outpatient visit benefits are provided by Companion Life Insurance Company.
- ▼ Medical network access is provided through the CCN® National Network. CCN is a registered service mark of First Health Group Corp.
- ▼ Emergency Medical Transportation benefit is provided by States General Life Insurance Company.
- ▼ PLUS Plan Accident Medical and AD&D benefits are provided by Pan American Life Insurance Company.
- ▼ Prescription drug discounts/benefits are provided by Doctor Select Rx (for the GOLD PLUS and PLATINUM PLUS plans) and Express Scripts® (for the GOLD and PLATINUM plans).
- ▼ Second opinion and provider quality status medical services are provided by Best Doctors®.

Information included in this brochure regarding medical insurance plan benefits is for illustrative purposes to outline features, plan provisions, benefits and other information about the Consumer's Choice/USA™ medical coverage. It is not intended to serve as legal interpretation of benefits, which are provided under the Master Policy issued to America's Health Care Consumer Association. The exact provisions governing the insurance contract are contained in the Master Policy (Form MMP 2250) underwritten by Companion Life Insurance Company of Columbia, South Carolina. Some of the provisions, benefits, exclusions, or limitations may vary depending upon the insured person's state of residence. Certain terms and restrictions apply. For complete details about the medical coverage provided through Consumer's Choice/USA™ (a product of America's Health Care Benefit Plan, LLC), please refer to the certificate of coverage (Form MMC 2260) underwritten by Companion Life Insurance Company. The administrator for the Companion Life coverage is Insurers Administrative Corporation (IAC) of Phoenix, Arizona.



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