

# Accident & Health

## At-a-Glance



### Insurance Product

### Purpose

#### Individual

#### **AIG CriticalCare Plus™**

Issued by American General  
Life Insurance Company  
Policy form number 05130

Upon diagnosis of a covered critical illness, the policy will pay a lump sum benefit directly to the insured to be used as he or she sees fit (unless the insured elects to assign payment to a healthcare provider). Benefit amounts available from \$10,000 to \$500,000.

#### **AIG Secure Income Plus<sup>SM</sup>**

Issued by American General  
Life Insurance Company  
Policy form numbers 02114 and 02115

Provides a monthly income source when the insured is unable to work as a result of an accident or illness. The policy returns all premiums paid, less any benefits received, if the policy is still in force when the insured reaches age 65; should the insured needs to cancel the policy after it has been in force for two years and before age 65, the insured will receive a percentage of the premiums paid less any benefits paid.<sup>2</sup>

#### Individual & Worksite

#### **AIG EmergencyCare®**

Issued by American General  
Life Insurance Company  
Policy form number 04120

Provides benefits for a wide variety of accident-related costs, including a death benefit if it occurs within 90 days of a covered accidental injury

#### **AIG CancerCare®**

Issued by American General  
Life Insurance Company  
Policy form numbers 02181, 02182 and 02183

Provides benefit to help cover a broad array of costs surrounding treatment for cancer. Pays all benefits directly to the insured to be used as he or she sees fit (unless the insured elects to assign payment to a healthcare provider).

*Please note: Comprehensive medical coverage is required in some states in order to apply for this policy.*

#### Worksite

#### **AIG CriticalCare®**

Issued by American General  
Life Insurance Company  
Policy form number 03800

Upon diagnosis of a covered critical illness, the policy will pay a lump sum benefit directly to the insured to be used as he or she sees fit (unless the insured elects to assign payment to a healthcare provider). Benefit amounts available from \$10,000 to \$50,000.

#### **AIG DisabilityCare Insurance®**

Issued by American General  
Life Insurance Company  
Policy form number 04500

Provides a monthly payment for up to 24 months should a disabling accident or sickness prevent the insured from working

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**THE STRENGTH TO BE THERE.®**

**AIG** AMERICAN  
GENERAL

# Accident & Health *At-a-Glance*

## Policy Highlights<sup>1</sup>

### AIG CriticalCare Plus™

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- Covers a broad range of conditions including cancer, heart attack, stroke, kidney failure, and loss of independent living
- Can cover spouse and children on the same policy
- Premiums paid under the policy may be returned to the policyowner upon death of the insured. The amount refunded will be equal to the total premium paid from the original effective date less any benefits previously paid under the policy.<sup>2</sup>
- Coverage from the policy ceases at the next policy anniversary after the attainment of age 70 except for Loss of Independent Living. Coverage for Loss of Independent Living lasts until the earlier of the policy expiry date or the death of the insured.
- Preventive care benefit pays up to \$50 a year for a wide variety of medical tests
- No additional cost for membership in Best Doctors® referral service
- 10-, 15-, 20- and 30-year term plans available. A “lifetime” option is also available.

### AIG Secure Income Plus<sup>SM</sup>

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- The policy is non-cancelable and guaranteed renewable to age 65. While the policy is in force, the company cannot cancel or refuse to renew the policy, change any provision or add any restriction and increase the premium or add any charge.
- Provides 24 hour coverage
- After a continuous period of being disabled (as required to receive benefits under the policy) of 90 days or the length of the elimination period, if greater, premiums will be waived while disability benefits are received
- Available to a wide range of occupations

### AIG EmergencyCare®

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- Provides 24 hour coverage for both occupational and non-occupational injuries
- Can cover spouse and minor children on the same policy
- Benefits are paid directly to the policyholder regardless of what is covered by other sources
- Events qualifying for the benefits include, but are not limited to, fractures, dislocations, burns, physical therapy, emergency treatment and ambulance.

### AIG CancerCare®

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- Guaranteed Renewable for life
- Short term disability and death benefit

### AIG CriticalCare®

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- Covers a broad range of conditions including cancer, heart attack, stroke and kidney failure
- Can cover spouse and children on the same policy
- All policy benefits (except for preventative care benefit) will be reduced by 50% upon the attainment of either age 65 or after 5 years from issue, whichever is the longer period<sup>1</sup>
- Preventive care benefit pays up to \$50 a year for a wide range of medical tests
- Tobacco and Nontobacco rates (except for the rates for children)
- No additional cost for membership in Best Doctors® referral service

### AIG DisabilityCare Insurance®

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- Option of 24-hour or off-the-job coverage
- Premiums are waived while collecting disability benefits under the policy
- Available to a wide range of businesses and industries

<sup>1</sup> See the policy and riders for complete details. Policies and/or riders may not be available in all states. There may be a charge for each rider selected. All benefits payable are subject to the terms and conditions of the policy and riders, including benefit durations, limitation and exclusions. Not all benefits, rates and exclusions are covered in every state.

<sup>2</sup> The Return of Premium does not directly take into account the time value of money or the effects of inflation.



## Underwriting

## Optional Benefits (Form Number)

- Issue ages 18-64 (Age 59 for tobacco users and 10-year Term Plans)
- 3 rate bands: \$10,000 to \$50,000, \$50,001 to \$100,000, \$100,001 to \$500,000 (\$150,000 if Benefit Extension Rider is selected)
- Fully underwritten
- Non-medical underwriting up to \$100,000
- Sex distinct rates
- Tobacco and Nontobacco rates

- Benefit Extension Rider (05137)
- Accidental Death and Dismemberment Rider (05138)
- Medical Personnel HIV Benefit Rider (05139)

- Fully Underwritten
- Sex distinct rates
- 4 occupation classes

- Additional Monthly Income Rider (02080)
- Accidental Death and Dismemberment Rider (02081)
- Hospital Monthly Income Rider (02082)
- Partial Disability Benefit Rider (02083)

Benefit Periods	Elimination Periods	Occ Classes	Issue Ages
2 years	30,60,90,180 days	4A,3A,2A,A	18-50
5 years	60,90,180 days	4A,3A	18-45
To age 65	60,90,180 days	4A,3A	18-45

Maximum Monthly Benefit Amounts:  
 4A \$10,000    3A \$7,500    2A \$5,000    A \$2,500

- Simplified issue, limited only to questions on the application
- Issue ages 18-69
- One set of rates regardless of age or sex

- Accidental Death and Dismemberment Rider (04022)
- Accident Only Short Term Disability Rider (04023)
  - 2 occupation classes
- Hospital Cash Rider (04025)

- Simplified Issue, limited to questions on the application
- Issue ages    0-64 for the individual plan  
                   18-64 for the one parent and child(ren), and family plan
- Unisex rates
- Can cover spouse and children on the same policy

None Available

- Simplified Issue, limited to questions on the application
- Issue age 18-69
- Tobacco and Nontobacco rates (except for children)
- Unisex rates

- Loss of Independent Living Rider (04805)
- Benefit Extension Rider (available for plans with a cancer benefit) (AGLC100879-2003)
- Medical Personnel HIV Benefit Rider (04806)

- Issue ages 18-67
- Unisex rates
- 4 age rate bands: 18-39, 40-49, 50-59, 60-67
- 3 underwriting classifications based on size of group and participation:
  - simplified issue
  - contingent guaranteed issue
  - "Normal" –completion of the full standard disability insurance application and an MIB check
- Maximum monthly benefits from \$500 to \$5,000 (\$3,000 for Guaranteed Issue) based on annual income

None Available

Benefit Period	Elimination Periods	Benefit Period	Elimination Periods
3 months	7 or 14 days	12 months	7, 14, 30, 90, or 180 days
6 months	7, 14, or 30 days	24 months	14, 30, 90, or 180 days

See the policy and riders for complete details. Policies and/or riders may not be available in all states. There may be a charge for each rider selected. All benefits payable are subject to the terms and conditions of the policy and riders, including benefit durations, limitation and exclusions. Not all benefits, rates and exclusions are covered in every state.



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Policies issued by:

**American General Life Insurance Company**

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**Important:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with American General Life and that the product has been approved for sale by American General Life in that state. If uncertain, contact the Independent Agency Group for assistance.

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