



Did you know?

- About 1 out of every 9 people seek medical attention for an injury each year.¹
- Americans suffer more than 1 million heart attacks, 700,000 strokes² and 1.4 million cancer diagnoses every year.³

Common Questions about AIG Accident Expense PlusSM

How does the accident coverage work?

This policy reimburses you dollar-for-dollar up to your calendar year maximum benefit for a covered accident. If you choose a deductible option other than \$0, then your deductible must be satisfied before reimbursement. Covered expenses include hospital costs, surgical costs, x-rays, emergency room, physician, urgent care centers and more.

How does the policy provide critical illness benefits?

The Critical Illness Rider pays a lump sum benefit upon initial diagnosis of a covered heart attack, stroke, or invasive cancer. Once you're paid benefits for a critical illness, the rider will terminate — along with the premium you were paying for that portion of the policy.

How much does it cost?

Premiums for accident coverage depend on your age, gender, the benefit amount and deductible you choose and whether the policy includes individual or family coverage.

How does the family deductible work?

With a family plan, once out-of-pocket

charges reach double the chosen deductible, additional claims for the year are paid from the first dollar.

Example: A family of four chooses a \$250 deductible. If the husband has a claim for \$200 and the wife has a claim for \$200, neither has satisfied their \$250 deductible. If a child then has a covered accident, he or she only has to satisfy \$100 of the remaining family deductible (\$500-\$400=\$100) before benefits are paid. Since the family deductible has been met, claims made over the rest of the year will be paid up to the maximum policy benefit.

My health plan has a relatively low deductible. Would this policy be of any benefit to me?

Absolutely. Because *AIG Accident Expense Plus* pays benefits regardless of other coverage you have, it can be of great value even when your primary plan has a relatively low deductible. Let's assume, for example, you have an accident that requires an emergency room visit, x-rays, tests, a one-night hospital stay and medication administered at the hospital. The total bill is \$5,000. Let's also assume your major medical plan has a \$3,000 deductible and pays 70% for x-rays, medicine, tests, emergency room fees, and the hospital

stay. You'd be responsible for \$3,600. Assuming you chose the \$0 deductible option, your *AIG Accident Expense Plus* policy would reimburse you for the entire \$5,000 of medical expenses.

Who should consider an AIG Accident Expense Plus policy?

- Anyone who has a major medical plan with a high deductible, large co-pays, or limited access to health care providers.
- Anyone seeking to reduce their out-of-pocket health care expenses.
- Families with athletes at risk of injury.

If my major medical policy covers medical expenses for an accident or critical illness, can I also receive benefits from an AIG Accident Expense Plus policy?

Yes, there is no coordination between *AIG Accident Expense Plus* and any other medical insurance policy. The *AIG Accident Expense Plus* policy pays under the terms of the contract in addition to any benefits received from your major medical policy.

Continued on back

AIG Accident Expense Plus and High-Deductible Insurance Plans: A Winning Combination



A high-deductible plan can create more than enough savings to cover the cost of an *AIG Accident Expense Plus* policy — and you'll enjoy peace of mind, knowing you'll receive prompt reimbursement for accidents and valuable lump sum benefits for critical illnesses.

How difficult is it to qualify for the policy?

There are no medical qualifications for accident coverage. If you are between the ages of 18 and 64, you qualify. Qualification for the Critical Illness Rider depends on your answers to three simple health questions on the application.

If I have a \$3,000 deductible on my major medical policy am I limited to a \$3,000 maximum benefit on AIG Accident Expense Plus?

Not at all. Your *AIG Accident Expense Plus* policy is completely independent of other coverage you may have. In fact, you may want to purchase a benefit that's even higher than your deductible to help cover co-payments or coinsurance in your medical policy in addition to the plan deductible.

Can I keep this policy if I drop my major medical coverage?⁴

Yes. This is a stand-alone policy that you can keep regardless of the status of your major medical coverage.

Is the amount of critical illness protection related to the accident expense benefit I choose?

No. You have the flexibility to choose the amount of critical illness coverage that meets your needs. Available critical illness benefit amounts are \$5,000*, \$10,000, \$15,000, \$20,000 and \$25,000.

If I have family coverage on the AIG Accident Expense Plus policy, do I have to provide critical illness coverage to all family members?

No, the decision to provide critical illness coverage for your spouse and/or children is optional; however, the primary insured must have critical illness coverage in order to provide coverage for the spouse and children.

* The minimum benefit is \$25,000 in the following states: Delaware, Iowa, Kansas, Oklahoma, South Carolina, Texas, Vermont, Virginia, Washington, West Virginia.

¹ National Safety Council, Injury Facts 2007 Edition.

² American Heart Association, Heart Disease and Stroke Statistics - 2007 Update.

³ American Cancer Society, Cancer Facts and Figures - 2007.

⁴ Comprehensive medical coverage may be required in some states in order to apply for or maintain this policy.



Policies issued by: American General Life Insurance Company,
A member company of American International Group, Inc. (AIG)
2727-A Allen Parkway, Houston, TX 77019

AIG Accident Expense Plus Policy Form Number 07120
Critical Illness Rider Form Number 07121

The underwriting risks, financial obligations and support functions associated with the policies issued by American General Life Insurance Company (American General Life) are its responsibility. AIG does not underwrite any insurance policy referenced herein. AIG American General Life is responsible for its own financial condition and contractual obligations. American General Life does not solicit business in the state of New York. Policies and riders not available in all states

AIG American General, www.aigag.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including American General Life Insurance Company.

Important Note: All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions are covered in every state. Please consult the policy form and outline of coverage for details. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.