



EmergencyCare Insurance

PRODUCT SPECIFICATIONS

No one can predict when or where an accident will happen—or what the related costs will be. With EmergencyCare insurance, employers can help employees and their families prepare for the financial impact of an accident and the resulting injuries.

EmergencyCare insurance covers a wide variety of accident-related conditions, including fractures, burns, lacerations, dislocations and more—regardless of what is covered by other sources. All benefits are paid directly to the policy holder to use as he or she sees fit. And with an array of optional riders, employees can expand their coverage to provide additional benefits for disability (24-hour or off-the-job-only), accidental death and dismemberment, and hospitalization expenses.

Best of all, EmergencyCare insurance is brought to you by your single source for exceptional products designed specifically for today's workforce:

[Employee Benefit Solutions.](#)

Policy Highlights

- Benefits for the injuries for which employees are most likely to need coverage, including most children's sports injuries
- Benefits are paid directly to the policy holder—regardless of what is covered by other sources
- Riders that help employees customize their coverage
- 24-hour and off-the-job-only coverage options for Accident-Only Disability Income Benefit Rider
- Issue ages 18 to 69
- Underwriting based on application questions only
- Renewable to age 75

For more information on EmergencyCare insurance, contact your Agent, Broker or Employee Benefit Solutions Representative, or visit www.americangeneral.com/employeebenefits.

Coverage for When You Need It Most

EmergencyCare insurance provides benefits for expenses related to a broad array of injuries, including most children’s sports injuries. Benefits are paid directly to the policy holder—regardless of what is covered by other sources—and underwriting is based on application questions only.

Employee-Paid Plan Provisions	
Coverage Types	<p>Pays an accidental death and dismemberment benefit if death or injury results within 90 days of a covered accident. In addition, 24-hour coverage provides benefits for both occupational and nonoccupational injuries.</p> <ul style="list-style-type: none"> ■ 24-hour coverage. This endorsement offers both on-the-job and off-the-job coverage to eligible employer groups. ■ Nonoccupational coverage. This endorsement is available to employer groups deemed ineligible for 24-hour coverage. The endorsement will be offered to all employees in the employer group without a change in the premium. The endorsement will apply to the base policy and all riders attached to the policy. This coverage excludes on-the-job accidents.
Benefits Payable	Each dollar denomination under a qualifying event represents 1 unit. The maximum number of units available is 4.
Qualifying Events	<ul style="list-style-type: none"> ■ Accidental death ■ Fracture ■ Intensive care ■ Burns ■ Physical therapy ■ Family lodging ■ Emergency treatment <ul style="list-style-type: none"> ■ Dismemberment ■ Dislocation ■ Ambulance ■ Surgery ■ Prosthesis ■ Lacerations ■ Paralysis
Plan Types	<ul style="list-style-type: none"> ■ Individual (Employee) ■ Individual and Child(ren) <ul style="list-style-type: none"> ■ Individual and Spouse ■ Family
Issue Age	18–69
Underwriting	Nonmedical Simplified Issue, i.e., limited only to questions on application (accept or decline)
Riders and Endorsements	<p>Accident-Only Short-Term Disability</p> <ul style="list-style-type: none"> ■ Pays a flat monthly benefit due to accident-only total disability ■ Off-the-job-only or 24-hour benefit (on-the-job and off-the-job accidents) rider ■ Available only for the primary insured ■ Insured must actively work for at least 30 hours a week to qualify for purchase of this rider ■ Pays \$100 per month per unit ■ 4 units minimum; 10 units maximum ■ Benefit period is 6 or 12 months ■ Elimination period is 7 days ■ Includes premium waiver ■ The 24-hour coverage option will not be available to employees within groups that have the off-the-job endorsement requirement

Employee-Paid Plan Provisions (continued)

Riders and Endorsements	<p>Hospital Cash Rider</p> <ul style="list-style-type: none"> ■ Issue ages 18–69 ■ Hospital Admission Benefit: \$350 per admission ■ Hospital Confinement Benefit: \$75 per day ■ Intensive Care: \$75 per day ■ Rehabilitation: \$20 per day ■ 5 units maximum ■ Maximum Number of Consecutive Days: 30, with a lifetime maximum of 365 days ■ Hospitalization must occur within 72 hours of an accident ■ Spouse and dependent child benefits are available on this rider <p>Accidental Death Rider</p> <ul style="list-style-type: none"> ■ Option to purchase additional levels of accidental death coverage ■ Units are: <ul style="list-style-type: none"> – \$25,000 for primary insured – \$12,500 for spouse – \$2,500 for each child ■ A total of 6 additional units can be purchased ■ If primary insured has purchased 4 base units and 6 rider units, the total maximum accidental death benefit available for the primary insured is \$250,000
Premium Structure	The premium will be calculated for each of the coverage tiers. There will not be separate premiums for the primary insured, spouse and children.
Premium Rates	<ul style="list-style-type: none"> ■ Level ■ Payment period to age 75 (guaranteed renewable); premiums can change on a class basis ■ Modes Available: Annual (A), semiannual (S), quarterly (Q), pre-approved checking (PAC), payroll deduction (PD) ■ Policy Fees: \$0.40 per premium collected except on an annual basis; not applied to annual mode
Portable	Yes

Affordable Coverage¹

One unit of EmergencyCare insurance base policy would only cost (premiums vary by issue state):

\$1.72 per week for an individual

\$2.43 per week for an individual and spouse

\$2.55 per week for an individual and child

\$3.41 per week for a family

¹ Premium rates current as of March 2006; rates may vary by state.

About American General Life Companies¹

- American General Life Companies are collectively some of the top issuers of insurance by face amount in the U.S. and industry leaders in our core business.
- American General Life Companies insurers are closely regulated by state insurance departments.
- Over the past five years, member insurers have collectively paid out \$34 billion in claims and benefits to our customers.²
- The most prominent independent ratings agencies continue to recognize American General Life Companies insurers in terms of insurer financial strength. For current insurer financial strength ratings, please consult our Internet Web page, www.americangeneral.com/ratings.

¹ American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

² Source: Statutory Annual Statements for all American General Life Companies member life insurers, excluding AIG Life Insurance Company of Canada, 2004 – 2008.

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Limitations and Exclusions

Suicide: In the event of the suicide of the insured, while sane or insane, within the date of issue or any subsequent increase, within two years of the date of issue, our liability will be limited to the premiums paid.

Incontestability: Except for nonpayment of premiums, we will not contest this policy after it has been in force during the lifetime of the Insured for two years from the date of issue. We will not contest a reinstatement after the reinstatement has been in force during the lifetime of the insured for two years from the date of reinstatement. If we contest a reinstatement, we will contest only the statements made in the reinstatement application.

Employee Benefit Solutions insurance products underwritten by:

American General Life Insurance Company

2727-A Allen Parkway
Houston, Texas 77019

Policy Form Number: 04120; Accidental Death and Dismemberment Rider 04022; Accident-Only Short-Term Disability Income Benefit Rider (Off-the-Job-Only) 04023; Accident-Only Short-Term Disability Income Benefit Rider (24-Hour) 04024; Hospital Cash Rider 04025.

www.americangeneral.com/employeebenefits

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

American General Life Companies insurers offer a broad spectrum of fixed and variable life insurance, annuities, and accident and health products to serve the financial and estate planning needs of customers throughout the United States.

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This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the terms, conditions, limitations and exclusions of the policy. Please see policy and certificate for details.

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