

## AIG CriticalCare® Insurance



Being diagnosed with a critical illness can generate costs far beyond medical expenses—costs that may or may not be covered by traditional health plans. A critical illness insurance policy like *AIG CriticalCare®* insurance can help employees cover the costs that arise from a critical illness diagnosis, leaving their family savings intact.

Upon diagnosis of a covered critical illness, *AIG CriticalCare* insurance delivers a single-payment benefit directly to the policy holder, which can satisfy a broad range of needs:

- Pay off a mortgage or retire a business debt
- Replace lost income
- Pursue treatments not covered by your traditional health plan, such as experimental drug therapies
- Cover deductibles and co-payments

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

*AIG Employee Benefit Solutions*<sup>SM</sup>.

### Policy Highlights

- Pays a tax-free single-payment benefit (according to current federal tax laws) regardless of what is covered by other sources—up to \$100,000, directly to the policy holder
- Covers a broad range of conditions most likely to cause major lifestyle changes, including heart attack, stroke, cancer and kidney failure
- Loss of Independent Living Rider covers the inability to perform two or more activities of daily living (eating, dressing, etc.) without assistance
- Can cover spouse and children on the same policy
- Occupational HIV rider for medical professionals
- Preventive Care Benefit pays up to \$50 a year for a wide variety of medical tests
- Benefit Extension Rider (*AIG CriticalCare* insurance only; not available for plans without a cancer benefit) pays a benefit on a second or third critical illness, or on a second diagnosis of the same illness
- Free membership in Best Doctors® referral service, should the policy holder pursue a specialist for a second opinion<sup>1</sup>
- Issue ages from 18 to 69; guaranteed renewable to age 75

For more information on *AIG CriticalCare®* insurance, contact your AIG Employee Benefit Solutions Representative, Agent or Broker, or visit [www.aigeb.com](http://www.aigeb.com).

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# Employee-Paid Plan

## Coverage for When You Need It Most

Upon diagnosis of a critical illness, *AIG CriticalCare* insurance delivers a tax-free single-payment benefit (according to current federal tax laws) directly to the policy holder, to be used as he or she sees fit. The policy covers a broad range of conditions most likely to cause major lifestyle changes—including heart attack, stroke, cancer and kidney failure—and features an occupational HIV rider for medical professionals.

Employee-Paid Plan Provisions	
<b>Coverage Type</b>	Provides a lump-sum benefit in the event the insured suffers from a critical illness condition
<b>Critical Illness</b>	<ul style="list-style-type: none"> <li>• Cancer</li> <li>• Stroke</li> <li>• Coma</li> <li>• Loss of sight, speech or hearing</li> <li>• Heart attack</li> <li>• Kidney failure</li> <li>• Coronary artery bypass</li> <li>• Major organ transplant</li> <li>• Carcinoma</li> <li>• Severe burns</li> <li>• Paralysis</li> </ul>
<b>Plan Types</b>	<ul style="list-style-type: none"> <li>• Individual (Employee)</li> <li>• Individual and Child(ren)</li> <li>• Individual and Spouse</li> <li>• Family</li> </ul>
<b>Issue Age</b>	18–69
<b>Preventive Care Benefit</b>	<p>\$50 per year for the following tests:</p> <ul style="list-style-type: none"> <li>• Blood test for triglycerides</li> <li>• Chest X-ray</li> <li>• Electrocardiogram (EKG)</li> <li>• Flexible sigmoidoscopy</li> <li>• Mammography</li> <li>• PSA (blood test for prostate cancer)</li> <li>• Stress test on a bicycle or treadmill</li> <li>• Breast ultrasound</li> <li>• Colonoscopy</li> <li>• Fasting blood glucose test</li> <li>• Hemocult stool analysis</li> <li>• Pap test</li> <li>• Serum protein electrophoresis (blood test for myeloma)</li> <li>• Serum cholesterol test to determine levels of HDL and LDL</li> </ul>
<b>Waiting Period</b>	30 days (90 days for cancer and in situ; refer to outline of coverage for state variations)
<b>Elimination Period</b>	None
<b>Minimum Amount</b>	\$10,000 for all ages
<b>Maximum Amount</b>	<ul style="list-style-type: none"> <li>• \$50,000 for all ages under simplified issue requirements</li> <li>• Spouse and children's maximum benefit amount is 50% of the primary insured maximum benefit amount</li> </ul>
<b>Benefit Length</b>	To age 75; all policy benefits (except the screening benefit) will be reduced by 50% upon attainment of age 65 or after 5 years, whichever is the longer period.
<b>Underwriting</b>	Nonmedical simplified issue, i.e., limited only to questions on application (accept or decline)
<b>Premium Structure</b>	<ul style="list-style-type: none"> <li>• Can be sold in \$1,000 increments on the base insured, spouse and child(ren)</li> <li>• Base insured and spouse will have premiums that vary based on their respective issue ages and smoking status in 5-year age bands</li> <li>• Child(ren)'s premium will not be issue-age- or smoker-specific; premium will cover one child or more</li> </ul>
<b>Premium Rates</b>	<ul style="list-style-type: none"> <li>• Level</li> <li>• Payment period to age 75</li> <li>• Policy Fees: \$0.40 per premium collected except on an annual basis</li> </ul>
<b>Riders and Endorsements</b>	<p><b>Benefit Extension Rider<sup>2</sup></b>            Premium-paying optional rider that follows the same premium-paying structure as the base policy; has a premium for each policy holder attached to a contract (primary, spouse and children).</p> <ul style="list-style-type: none"> <li>• <b>Continuation:</b> Upon diagnosis of a subsequent medically unrelated, covered critical illness more than 180 days after any previous covered critical illness of the insured person, the company will pay the indicated percentage of the critical illness maximum benefit amount. Does not include paralysis if a prior claim was paid for stroke or loss of sight, speech and hearing.</li> </ul>



## Employee-Paid Plan Provisions

### Riders and Endorsements (cont'd)

- Recurrence:** Pays a benefit upon diagnosis of a subsequent medically related critical illness for which benefits have already been paid, if there has been a 2-year treatment-free period after the insured person's first covered critical illness. The treatment-free period does not include maintenance medications or follow-up visits. The company will pay 50% of the critical illness maximum benefit amount defined in the policy schedule after applying any contract provisions contained in this contract. This includes only invasive cancer, kidney failure, heart attack, stroke, paralysis and transplant; it does not include in situ cancer, burns, loss of sight/vision, coma or bypass.

The maximum amount paid on the base policy and the extension rider is 3 times the maximum benefit amount for all occurrences attached to this policy.

Spouse and child rider rates are to be used with the number of units associated with the spouse and/or child, and are not to be used with the number of units associated with the base insured. Currently, the number of units associated with the spouse and/or child is half the units associated with the base insured.

#### **SARS Endorsement**

Optionally renewable rider that pays a diagnosis benefit for severe acute respiratory syndrome (SARS). Diagnosis must be based on the Center for Disease Control's most recent definition and admittance to a hospital due to SARS. Amount of the rider will be the lesser of \$5,000 or 10% of the insured maximum benefit amount.

#### **Loss of Independent Living Rider**

Provides a lump-sum benefit payment if the insured person is permanently unable perform at least 2 of 6 Activities of Daily Living, which include bathing, dressing, toileting, transferring, continence and eating. Waiting period is 30 days; elimination period is 180 days.

#### **Medical Personnel HIV Rider**

Premium-paying rider with separate premiums for primary insured and spouse. Available only for individuals in the healthcare profession; not available to children. Provides a lump-sum benefit subject to a waiting period of 30 days and the following provisions:

- The cause of the HIV must be from a needle stick or sharp injury, or by mucous membrane exposure to blood or bloodstained bodily fluid that occurred during the 12 months preceding diagnosis and while the policy is in force
- The accident must have occurred while the insured was following the normal occupational duties and reported in accordance with the established occupational procedures for such accidents
- The insured must have undergone a blood test within 5 days of the accident that indicated the absence of HIV or antibodies to such a virus, and the accident follow-up must have included a further blood test within 12 months that indicated the presence of HIV or antibodies to such a virus
- Face amount under this rider will equal the face amount of the base policy

#### **Second-Opinion Referral Service**

Provides a membership in a healthcare provider referral service if the policy holder should want a second opinion. Endorsement to the policy (complimentary membership).

### Portable

Yes

### Affordable Coverage<sup>3</sup>

Sample monthly rates for a \$25,000 AIG CriticalCare insurance individual plan (premiums vary by issue state):

Issue Age	Nontobacco Class	Tobacco Class
25	\$17.88	\$28.47
35	26.17	43.15
45	42.72	72.43
55	68.25	117.63

## Pre-existing Conditions, Limitations and Exclusions

Benefits are subject to all terms, conditions and exclusions of the policy. No benefits are payable for or on account of:

- A pre-existing critical illness until the policy has been in force for two years
- A critical illness occurring during the first 30 days of coverage, or the first 90 days of coverage for invasive or in situ cancer (waiting period varies by state). However, an insured child born after the effective date of this policy will be covered from birth for the critical illnesses stated in the policy schedule.
- The insured's suicide or any attempt at suicide or intentionally self-inflicted injury or sickness or any attempted intentionally self-inflicted injury or sickness
- The insured's being under the influence of drugs or intoxicants, including those taken under the direction of a physician
- The insured's commission of or attempt to commit an assault or felony
- The insured's engagement in an illegal activity or occupation
- The insured's voluntary participation in any riot or civil insurrection
- Any illness specifically excluded from the definition of any critical illness
- Declared or undeclared war, or any act of declared or undeclared war (in the United States or Canada)
- Balloon angioplasty, laser relief or other like procedure
- Practicing or participating in any semiprofessional or professional competitive athletic contest for which compensation or remuneration is received

**Important note:** Not all benefits and exclusions are covered in every state. Please consult the policy form and outline of coverage for state variations.

<sup>1</sup> Best Doctors is a registered trademark of Best Doctors, Inc., in the United States and other countries, and it is used under license.

<sup>2</sup> The Benefit Extension Rider is only available on plans with cancer coverage included.

<sup>3</sup> Premium rates current as of February 2006; rates may vary by state.



Products underwritten by:

**American General Life Insurance Company** Houston, Texas

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[www.aigebs.com](http://www.aigebs.com)

Policy Form Number: 03800; Benefit Extension Rider 100879; Loss of Independent Living Rider 04805; Medical Personnel HIV Rider 04806.

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