

AIG Group
CriticalCareSM Insurance



When a family member is diagnosed with a critical illness, the financial impact can be overwhelming. And while traditional health insurance may cover many expenses, other costs must be paid out-of-pocket. A critical illness policy like *AIG Group CriticalCareSM* 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 Group CriticalCare* insurance delivers a lump-sum benefit directly to the employee, which can satisfy a broad range of needs:

- Replace lost income
- Pursue treatments not covered by traditional health plans, such as experimental drug therapies
- Cover deductibles, co-payments and shortcomings in disability benefits

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

Plan Features

- Lump-sum first diagnosis, additional diagnosis and recurrence benefits paid directly to the insured following the diagnosis of a covered critical illness
- Continuation applies
- Spouse and dependent coverage available
- Benefits are paid directly to the insured
- Three plan-type options to cover an array of needs
- Benefits do not reduce because of partial benefit percentages
- Health screening benefits (for covered dependents as well) are included in all plans

For more information on *AIG Group CriticalCare* insurance, contact your Agent, Broker or AIG Employee Benefit Solutions Representative, or visit www.aigebs.com.

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Group Employee-Paid Plans

AIG Group CriticalCareSM Plan Provisions¹

	Plan A	Plan B	Plan C
Critical Illness Benefit (Benefit Payable as Percentage of Face Amount)			
Invasive Cancer	N/A	100%	100%
In Situ Cancer	N/A	25%	25%
Heart Attack	100%	100%	100%
Major Organ Transplant	100%	100%	100%
Renal Failure	100%	100%	100%
Stroke	100%	100%	100%
Coma	25%	25%	25%
Coronary Artery Bypass	25%	25%	25%
Loss of Sight, Speech or Hearing	25%	25%	25%
Treatment-Related Benefits for Cancer for Which a Critical Illness Benefit Is Payable			
Antinausea Medication	N/A	N/A	Actual charges up to \$100 per month
Blood and Plasma	N/A	N/A	Inpatient: \$2,000 lifetime limit Outpatient: \$300 lifetime limit
Experimental Treatment	N/A	N/A	Actual charges up to \$300 per day; not payable on same day that radiation or chemotherapy benefit is payable
Radiation and Chemotherapy	N/A	N/A	Actual charges up to \$1,000 per month
Other Benefits			
Cancer Death Benefit	N/A	N/A	\$5,000
Health Screening (One Test per Calendar Year)	\$50	\$50	\$50

¹ Plan provisions may vary by group size and are subject to state insurance law, and may vary due to such law.

Group Employee-Paid Plans



AIG Group CriticalCareSM Plan Provisions (continued)¹

Employee Benefit Amount	\$2,500–\$50,000 in increments of \$5,000 after initial \$5,000 in benefit amounts
Dependent Spouse Benefit Amount	100% of the employee amount
Dependent Child Benefit Amount	25% of the employee amount (employee must apply); no additional cost
Issue Ages	<ul style="list-style-type: none"> • Employee and spouse: 18–69 • Dependent child: Under 19; to 23 if full-time student
Number of Hours Worked	Actively at work at least 20–30 hours per week as defined by the employer
Guarantee Issue (GI)	<ul style="list-style-type: none"> • 10–99 case: Not available • 100–499 case: 20% participation for \$2,500 GI benefit limit • 500–999 case: 20% participation for \$5,000 GI benefit limit • 1,000-plus case: 20% participation or underwriting discretion for lower participation for \$10,000 GI benefit limit
Participation Requirement	Minimum 10 employees enrolled
Continuation of Coverage When Employment Terminates	<ul style="list-style-type: none"> • Continuation privilege available for employee-paid plans • Continuation ceases at age 70, upon nonpayment of premium or when group policy terminates, and if not in an eligible class
Waiting Period	30 days from the effective date of coverage for first diagnosis of a critical illness
Pre-existing Condition	12/12
Benefit Reduction	At age 70, benefit reduces to 50% of the original face amount.
Rate Guarantee	One year

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Pre-existing Conditions and Limitations (state variations may apply)

Benefits under this policy are not payable in connection with a pre-existing condition during the initial 12 consecutive months the insured person has been enrolled for coverage under this policy. A critical illness resulting from a pre-existing condition commencing thereafter will be covered unless otherwise excluded from the policy.

A pre-existing condition means an injury or sickness for which an insured person had incurred charges; received medical treatment, consultation, care or services, including diagnostic measures; taken prescribed drugs or medicines; or had symptoms for which an ordinarily prudent person would have consulted a physician during the 12 months immediately preceding the coverage effective date under this policy.

Exclusions (state variations may apply)

This policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from the following:

- The insured person's suicide or intentional self-inflicted injury or sickness, while sane or insane
- The insured person's being under the influence of an excitant, depressant, hallucinogen, narcotic or other drug; or intoxicant including those taken as prescribed by a physician
- The insured person's commission of or attempt to commit an assault or felony
- The insured person's engaging in an illegal activity or occupation
- The insured person's voluntary participation in a riot
- Any illness, loss or condition specifically excluded from the definition of any critical illness
- War, whether declared or not; however, this does not include loss due to terrorism
- Balloon angioplasty, laser relief of an obstruction and/or other intra-arterial procedure
- Any injury or sickness covered under any state or federal workers' compensation, employer's liability law or similar law



Employee benefits insurance products underwritten by:

AIG Life Insurance Company Wilmington, Delaware

American International Life Assurance Company of New York New York, New York

Member companies of American International Group, Inc.

www.aigebs.com

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.

AIG Group CriticalCareSM is the marketing name for the Group Critical Illness Insurance Policy. Policy form series number: GCI50001.

An employer-funded program may be funded 100 percent by the employer or a combination of both employer and employee funding.

The underwriting risks, financial obligations and support functions associated with the products issued by the above-listed companies are the responsibility of each individual issuing company. Each of the above-listed companies is responsible for its own financial condition and contractual obligations.

AIG Life Insurance Company does not solicit business in the state of New York.