



## DisabilityCare Insurance

### PRODUCT SPECIFICATIONS

Losing the ability to work due to an illness or injury—even for a short period of time—can lead to serious financial difficulties for an employee and his or her family. Faced with the dual challenge of additional expenses (medical costs, child care, special equipment, etc.) and lost income, families must often tap into college or retirement savings to fill the gap. Disability income insurance helps employees manage this risk by providing a regular benefit in case of a disabling illness or injury.

With DisabilityCare insurance, employees can enjoy the solid protection of quality disability coverage that can stay with them even if they change jobs. Unlike some other policies, DisabilityCare insurance covers short-term total disabilities caused by both accidents and illness—with the option of 24-hour or off-the-job-only coverage. And as long as premiums are paid, the policy is guaranteed to continue until the anniversary on or following the insured's 70th birthday.

### Policy Highlights

- Employees can continue their coverage if they change employers
- No premiums are due as long as the insured is receiving disability benefits
- Monthly benefits ranging from \$500 to \$3,000
- Benefit periods of 3, 6, 12 and 24 months
- Elimination periods of 7, 14, 30, 90 and 180 days
- Simplified issue and contingent guaranteed issue underwriting available

For more information on DisabilityCare insurance, contact your Agent, Broker or American General Life Companies Representative, or visit [www.americangeneral.com](http://www.americangeneral.com).

## Employee-Paid Plan Provisions

|                                      |  |                   |                                 |              |
|--------------------------------------|--|-------------------|---------------------------------|--------------|
| <b>Qualifying Events<sup>1</sup></b> | <p>A disability must meet the following requirements:</p> <ul style="list-style-type: none"> <li>■ The insured is unable to perform the material and substantial duties of his/her job for the first 12 months of disability</li> <li>■ Following the first 12 months of disability, the insured must be unable to perform the substantial and material duties of any job for which the insured is qualified based on education, training or experience</li> <li>■ The insured must not be working at any job for pay or benefits</li> <li>■ The insured must be under the care of a licensed doctor in the state where the insured will be treated</li> <li>■ The insured must have been gainfully employed immediately preceding disability</li> </ul> |                   |                                 |              |
| <b>Eligibility</b>                   | Full-time benefit-eligible employees working at least 30 hours per week, or 20 hours if part of the eligible employee class of benefits  |                   |                                 |              |
| <b>Occupation Class</b>              | Premium rates are based on occupation class. All members of an eligible employee class will have the same occupation rating. Occupation rating is determined using the Standard Industrial Classification (SIC), not individual occupations or job titles.   |                   |                                 |              |
| <b>Benefit Amounts</b>               | Minimum monthly benefit of \$500, maximum of \$3,000   |                   |                                 |              |
| <b>Recurrent Disability</b>          | Benefits will not be paid for more than one disability at a time. A disability will be considered a recurring disability if the insured is disabled within 180 days following the last day of previous disability, and the disability is determined to be the same or related. A recurring disability will not have to satisfy a new elimination period, and the remainder of the chosen maximum disability will apply to all benefits paid for the recurring disability.  |                   |                                 |              |
| <b>Benefit Period</b>                | 3 months   | 6 months          | 12 months                       | 24 months    |
| <b>Elimination Period</b>            | 7/7, 14/14   | 7/7, 14/14, 30/30 | 14/14, 30/30, 90/90,<br>180/180 | 30/30, 90/90 |
| <b>Coordination of Benefits</b>      | Benefits are reduced by any workers' compensation benefits. Otherwise, benefits are paid in addition to all other income sources.  |                   |                                 |              |
| <b>Waiver of Premium</b>             | Waiver of Premium Benefit is automatically included with each policy. Premiums will be waived in monthly intervals while the insured is receiving disability benefits.   |                   |                                 |              |
| <b>Waiting Period</b>                | None for accident; 30 days for sickness  |                   |                                 |              |
| <b>Maximum Income Replacement</b>    | 60% of income: Up to \$3,000   |                   |                                 |              |
| <b>Guaranteed Renewable</b>          | To age 70  |                   |                                 |              |
| <b>Issue Age</b>                     | Age bands: 18–39, 40–49, 50–59 and 60–67   |                   |                                 |              |
| <b>Portable</b>                      | Yes, premiums to be paid directly to the insurer to maintain the policy  |                   |                                 |              |

<sup>1</sup> Does not apply in the state of California.

## About American General Life Companies\*

- 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.
- 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](http://www.americangeneral.com/ratings).

\* American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc. Information presented in this brochure represents combined statistical information of the member insurers of American General Life Companies. American General Life Companies does not underwrite any insurance policy described within this brochure. The licensed insurance company underwriting the product is responsible for its own financial condition and contractual obligations.

## Pre-existing Conditions, Limitations and Exclusions

No benefits are payable for a pre-existing condition until the policy has been in force for 12 months from its effective date or most recent reinstatement date. DisabilityCare No Loss/No Gain Endorsement reduces the waiting periods and pre-existing condition limitations of eligible employees rolling over from another disability carrier. All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions.

We will not pay any benefit for any accident or sickness of the insured caused in whole or in part by, or resulting in whole or in part from:

- (a) the insured's suicide, attempt at suicide, intentional self-inflicted injury or sickness, or attempt at intentional self-inflicted injury or sickness, while sane or insane; or
- (b) the insured's use of alcohol, one or more drugs, or any other mind-altering substance, except for drugs taken as prescribed by a physician; or
- (c) the insured's commission of or attempt to commit a felony or assault; or
- (d) the insured's engagement in an illegal activity or occupation; or
- (e) the insured's voluntary participation in any riot or civil insurrection; or
- (f) declared or undeclared war, or any act of declared or undeclared war; or
- (g) the insured's operating, learning to operate, or serving as a crew member of an aircraft or hot air balloon, including those which are not motor-driven, or jumping, parachuting, or falling from an aircraft or hot air balloon; or
- (h) the insured's engaging in hang gliding, bungee jumping, parachuting, sail gliding, parasailing or parakiting, or any similar activity; or
- (i) the insured's riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or
- (j) the insured's practicing for or participating in any semiprofessional or professional competitive athletic contest for which the insured receives any type of compensation or remuneration; or
- (k) the insured's operating any type of land, water or air vehicle while having a blood alcohol content at or above the level made illegal for operation of such vehicle by the jurisdiction where the accident occurred; or
- (l) the insured's having a neurosis, psychoneurosis, psychopathy, psychosis, or emotional disease or disorder of any kind, including but not limited to bipolar affective disorder (manic depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders, depression, stress, post-partum depression, or post-traumatic stress syndrome or disorder, including any physical manifestations relating to any of these conditions; however, this policy does not exclude a covered sickness resulting from Alzheimer's disease or similar forms of senility or senile dementia, first manifested after the waiting period; or
- (m) pregnancy or pregnancy-related conditions, until the insured has been covered by this policy for a period of 10 months; however, this subsection will not apply to a complication of pregnancy that would otherwise be deemed by us to be a covered sickness; or
- (n) all conditions expressly excluded by any rider to this policy.

**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 apply in every state and may vary by state. Please consult the policy form and outline of coverage for details.

Policies issued by:

**American General Life Insurance Company**

2727-A Allen Parkway

Houston, Texas 77019

DisabilityCare Policy Form Number: 04500

The underwriting risks, financial and contractual obligations, and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies and riders not available in all states.

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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