

AIG DisabilityCare™ Insurance



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 *AIG DisabilityCare* insurance, employees can enjoy the solid protection of quality disability coverage that stays with them even if they change jobs. Unlike some other policies, *AIG 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.

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

Policy Highlights

- Portable coverage that employees can keep even 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

For more information on *AIG DisabilityCare*TM insurance, contact your AIG Employee Benefit Solutions Representative, Agent or Broker, or visit www.aigeb.com.

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Employee-Paid Plan

Employee-Paid Plan Provisions

Qualifying Events¹	<p>A disability must meet the following requirements:</p> <ul style="list-style-type: none"> • The insured is unable to perform the material and substantial duties of his/her job for the first 12 months of disability • 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 • The insured must not be working at any job for pay or benefits • The insured must be under the care of a licensed doctor in the state where the insured will be treated • The insured must have been gainfully employed immediately preceding disability <p>Note: Disabilities incurred outside the United States will have a maximum benefit period of 3 months. If the insured returns to the United States prior to the end of the 90-day maximum period, the full benefit period will be available.</p>										
Eligibility	<p>Full-time benefit-eligible employees working at least 30 hours per week, or 20 hours if that is the account's requirement for employer-paid benefits</p>										
Occupation Class	<p>Based on an industry class for the entire company and not individual job duties. Occupation classes will be determined from the Standard Industrial Classification (SIC) Table (4 risk classes).</p>										
Benefit Amounts	<p>Minimum monthly benefit of \$500, maximum of \$3,000</p>										
Benefit Period Options and Elimination Periods	<p>Benefits are payable until the next policy anniversary following the insured's 70th birthday. Benefits will not be paid for more than one disability at a time.</p> <p>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.</p> <table border="1" data-bbox="418 1289 1490 1440"> <thead> <tr> <th>Benefit Period</th> <th>3 months</th> <th>6 months</th> <th>12 months</th> <th>24 months</th> </tr> </thead> <tbody> <tr> <th>Elimination Period</th> <td>7/7, 14/14</td> <td>7/7, 14/14, 30/30</td> <td>14/14, 30/30, 90/90, 180/180</td> <td>30/30, 90/90</td> </tr> </tbody> </table>	Benefit Period	3 months	6 months	12 months	24 months	Elimination Period	7/7, 14/14	7/7, 14/14, 30/30	14/14, 30/30, 90/90, 180/180	30/30, 90/90
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Coordination of Benefits	<p>Benefits are reduced by any worker's compensation benefits. Otherwise, benefits are paid in addition to all other income sources.</p>										
Waiver of Premium	<p>Waiver of Premium Benefit is automatically included with each policy. Premiums will be waived in monthly intervals while the insured is receiving disability benefits.</p>										
Waiting Period	<p>None for accident; 30 days for sickness</p>										
Maximum Income Replacement	<p>60% of income: Up to \$3,000</p>										
Benefit Verification	<p>In all underwriting classifications, individual proof of annual gross income is not required if the monthly benefit amount selected is less than or equal to \$3,000. For all monthly benefit amounts above \$3,000, proof of gross income will be required.</p>										

¹ Does not apply in the state of California.



Employee-Paid Plan

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Guaranteed Renewable	To age 70
Issue Age	Age bands: 18–39, 40–49, 50–59 and 60–67
Portable	Yes

Guarantees are subject to the claims-paying abilities of the insurance company.

Pre-existing Limitations and Exclusions

No benefits are payable for a pre-existing condition until the policy has been in force for two years from its effective date or most recent reinstatement date. *AIG 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: Not all benefits and exclusions are covered in every state. Please consult the policy form and outline of coverage for state variations.



Products underwritten by:

American General Life Insurance Company Houston, Texas

A member company of American International Group, Inc.

www.aigebs.com

Policy Form Number: 04500.

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